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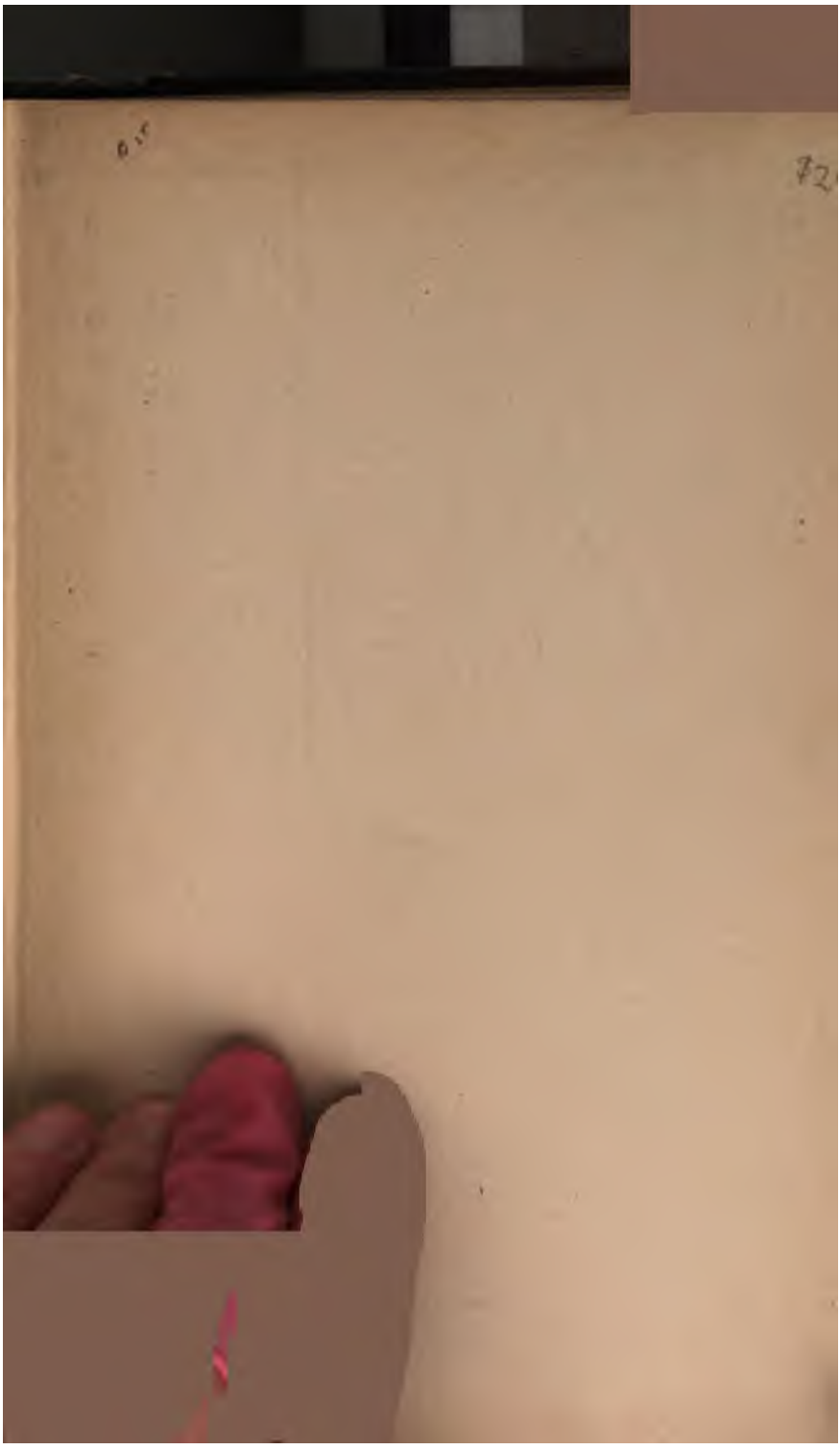
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INCREASING HOME EFFICIENCY





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INCREASING
HOME EFFICIENCY

BY
MARTHA BENSLEY BRUÈRE
AND
ROBERT W. BRUÈRE

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M. B. B.
R. W. B.



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Increasing Home Efficiency

CHAPTER I

How the Wind Blows

WE kept house one summer in an attractive middle-class suburb, under the ordinary conditions that make for comfort and compel circumspection among middle-class people.

One day our next door neighbor came running across the lawn and flounced—there is no other name for it—flounced down upon our veranda.

"I'm nothing but a family clearing house!" she cried distractedly. "I run up the family bills one month and pay them the next! I buy what the stores have to sell at the price they choose to set,—I pay rent for a house somebody else has chosen to build,—I send the children to the sort of school the town has happened to establish,—I dress, and come, and go, and read, and see, as other people have arranged for me! What have I to do with it all? Merely to pay the bills with money I haven't earned! I don't control a single thing that

goes into my housekeeping, and yet I know that unless I see to it that we have what it is best for us to have, I am not running my home efficiently."

This was considerable of a jounce to us. Was not our neighbor's house clean to whiteness? Her children literate and well mannered? Her dress in fashion? Her mind well stocked? Moreover had we not eaten happily at her board? Not efficient indeed! What problems did she find unsolvable?

We have not found her problems even stated in print. Literature is, to be sure, peculiarly rich in cook books, and people are apt when they hear we are interested in home efficiency, to ask if we have seen the latest edition of Mrs. Pancake's volume and know the government publications on how to cook the cheaper cuts of meat,—as though the middle-class home were merely a popular-priced family dining hall! It was not the *preparation* of food that made our neighbor feel she was fumbling her job.

Neither are the middle-class problems reflected in fiction. Imaginative writers ordinarily choose the very rich for their subjects. They cling to the romantic tradition that loves to linger in the palaces and amid the gorgeous trappings of the leisure class, and when they do depart from their romantic tradition they are likely to plunge to the other extreme—to the heroic poor, the labor and tragedy of whose lives supply situations almost as thrilling as the dare-devil adventures of the noble gentleman desperately struggling for the noble

lady, or for the bag of gold, or both. And the economists, too, like to deal with the captains of industry, the conspicuously successful, or with the poor who are compelled to exchange their privacy for alms. The middle-class, because it is neither so rich as to dazzle the attention, nor so poor as to have to submit to investigation, is, as it were, discreetly passed by.

We did, however, find our neighbor's perplexities constantly fringing the gossip of our middle-class friends.

"How much *do* you think I have to pay for butter at Markins?"

"I think I'll have to send Ethel to Miss Lacy's School,—she isn't getting on well in her grade."

"The way this silk cuts on the folds is simply appalling. There's no wear *to* it!"

"I hate to have Frederick go into the office, but I don't see what else the boy is going to do."

"Did you hear that they've got typhoid down at Mason's? They say there's a leak in the drain."

"William says he's going to take out another $5000 insurance so the children and I'll be provided for if anything was to happen: but how the money's to come out of his salary I don't see."

Such sayings had hovered in the air unnoticed until our neighbor's plaint that she was nothing but a clearing house for the family bills precipitated them in a rain of questions. Was it possible that the home maker must solve her problems of marketing in connection with the great powers of production and manufacture? Must she make the

public service corporations her household servants? Must she control the public school system, and business and the professions in order to launch her children properly? Must she draw on the surplus of a nation to provide for old age? And could any individual industry, intelligence or thrift enable her to meet these forces single handed when they met her in combination? Surely so able a woman as our neighbor would not be baffled by problems that could be corralled within the four walls of her home! Had not a little Quaker lady of Indiana her hundredth birthday just past, said to us:

"I declare I don't see what women find to do with themselves these days! Pretty nigh all their house work's done for them—what with gas light and carpet-sweepers and all!"

Was it not possible that our neighbor was playing blind man's buff with her problems; trying to catch them in one place when they had gone to another? Where could she put her finger on the price of electricity? Could she control the price of meat or keep wood out of the nutmegs simply by paying her bills? These did not seem matters that could be attended to on the Domestic Hearth.

Take the simple matter of garbage removal—obviously a housekeeper's problem. Time was when we moved out of the New York East Side onto Fifth Avenue, and brought many of our East Side habits with us. There none so aristocratic as to think of having his ash or garbage can emptied by a privately subsidized menial. But

when we had crossed the Bowery, and Broadway, and Fourth Avenue, and University Place and come into the region where people have days at home and dress for dinner; when we trustingly cast our ash cans forth in the morning as the East Side law had required, lo, there was none to tend them! To be sure a representative of the private company that collected cans in the neighborhood called and offered to remove ours—for a consideration. He seemed turned to a pillar of scorn when we told him that we expected the city to do the work. Extremely unpopular it made us with our aristocratic neighbors also to have the city dump carts drive up and stand before our lawn-fronted residence, especially since they seldom came on time, and showed a disposition to leave part of the refuse about, a thing we could well appreciate meant discomfort for our neighbors. But our backs were up, and we said:

"Shall any inadequate ash man force out of our pockets two dollars a month that we need for food or clothes? No!"

And we began a system of jacking the street cleaning department up to its work. It took telephoning and time, but the city ash man came to have a furtive look as he approached our door, and dusting his hands on his breeks, he would pick up our cans with gingerly softness, empty them circumspectly and proceed subduedly down the street.

We never succeeded in making our servant the government earn its wages from our neighbors.

The prejudice among the velvet clad that the government is a fit servant only for the poor, is hard to break down; but if the whole neighborhood, or the whole city had insisted on this department's earning its wages, would it not have solved one of our housekeeper's problems?

We are writing from a small town in New York State where there seem to be no rich and no poor. To one who has not been taken into the inner councils it appears that home efficiency is rampant. When our neighbors call they are habited in silk, and their hats droop over their eyes in quite the fashion of Paris. When, carefully gloved, we return their calls, we find the parlors swept and garnished to spotlessness, the lawns smoothly green and pleasant vines blowing against the windows. But as we look down the road comes the cook toiling up from the village with a pail of water, for though it is a land of springs and a season of rain, the wells, which except in the very center of the village are the only source of supply, are in such close proximity to the surface sewage as to be unsafe. The center of the village is fed by a pure and constant water supply from the public mains regularly tested by the State's chemist. What shall it profit a family to have a clean parlor if they have a dirty well?

Natural gas has been struck a mile or so away. It lights the town at so low a rate that the cost of letting it burn all day in the streets is less than the cost of hiring a man to turn it on and off. Yet all through the region Monday morning sees the cor-

rugated washboard carried out to the well and the housewife bending above it, looking for her problem inside a galvanized iron tub instead of raising her eyes to the cheap gas (blazing all about her) which could run a washing machine or a coöperative laundry.

The new three story school house has the coal deftly stored below the exit that must be used in case of fire. Are the homes then overproducing?

From the day our neighbor flounced down upon our porch, the problems of middle-class home making began to peep like goblins from everything we heard or saw; they made eyes at us from the shelves of the groceryman, they shot like steam from the factory whistle, they trailed the locomotives across the country, they buzzed in our ears through the telephone wire. The clothes we wore and did not make, the food we ate from Florida and Minneapolis and Chicago and California, the books we read from presses we had never seen,—all turned to problems in our hands. Were they the universal middle-class problems, and if so what was their solution?

There was no way of finding out except by consulting the experiences of those who like our suburban neighbor were wrestling with them. So we set out into the middle-class country to gather these experiences. They were not things that could be collected under compulsion or by gumshoe work; you can't investigate the middle-class, as you can the poor, without its free consent. Through the columns of magazines, through lec-

tures, through innumerable personal letters and long journeys we have put questions to middle-class people in all corners of the country until answers have flowed in to us like oil from a shot well.

This book is a record of these answers. It is made up of the real experiences of real middle-class people. It does not pretend to finality. It is not a tablet of laws nor an economic treatise. It is hardly more than a weather vane to show how the wind blows.

CHAPTER II

What is the Home For?

ONCE upon a time there was a man whose home was his castle; it provided the greatest luxury of his day—safety.

That man is dead.

Then there came a man whose home was a factory in which he and his wife and his children and his man servants and his maid servants did the manufacturing of the world. He consumed what he needed and bartered the rest.

That man is dead too.

Later appeared a man whose home was merely a unit cell in the great battery that drives civilization forward.

That man, socially speaking, is just born.

We are not concerned with those dead men except to remove from our pathway such useless and pernicious legacies as they have inconsiderately left us. Not the least disastrous of these is the idea that the running of the home can safely be left to instinct, moral sentiment, and romantic inspiration. Somehow we have got to still their ghost-voices that chant persistently:

"Who would not worship
The hand that has taught us
Five Hundred and Eighty-two
Ways to cook eggs!"

For while we listen to their chanting, the hen has become trustified, her versatile product cornered in cold-storage, and the hand worthy of worship is left without eggs to cook. When we stop listening to this soporific song of the past, we may get time to open our eyes and see that the modern home is but a cell in the social body held tight in its material setting by the underground filaments of pipe and wire and conduit, by the surface connection of common carriers, public utilities and corporate industries, and embedded in the mesoblastic jelly of common thought, and interest, and ambition. Are not our homes bound together into the unit, not of families or nations, but of the race itself? How can we know what the function of any individual home is except by examining it as a part of the larger body? Or whether it performs this function efficiently but by appraising its social effect?

Like every living body, society does carry along with it a lot of dead cells, a lot of menacing cells which it takes an overplus of health to absorb and get rid of; static quiescent cells that give the social body nothing in return for what they take from it, as well as the active, useful members that push society ahead because they give back more than they consume.

Isn't this what the home is for, to give back to the community more than it takes out of it? To produce something more valuable than it consumes? Is there any way to judge of the home's efficiency except by its social product? Or any

way to judge the value of that product except by its effect on the race?

Mr. Frederick W. Taylor says that his book on the Principles of Scientific Management was written to show that the remedy for what the country is losing through inefficiency is general scientific management, a science resting upon clearly defined laws. In applying efficiency methods to industry, Mr. Taylor has the advantage of knowing what each particular plant is trying to produce. But when we try to apply them to the largest, most universal business we have, Homemaking, we find that almost no one knows what the home is trying to do, or what it ought to do.

Mr. Taylor's first experiment,—to systematize the loading of pig iron,—was a simple problem: given the pig iron, the cars and the men, to place the first onto the second by means of the third. But in the problem of systematizing the household we have: given an income derived from some source unnamed, certain intelligence or the lack of it in certain unstandardized individuals, certain physical strength, and certain elements of climate, temperament, occupation and markets,—to produce through the medium of a more or less permanent abiding place, the best results in the way of useful citizenship and personal happiness; the term "best" in this connection being necessarily undefined. It doesn't sound like a thing you could reduce to an equation. And yet we need desperately to know just what proportion of money

and brains and muscle are necessary to keep the average family group in a state advantageous to the community, and how if the home is undersupplied with any one of these three, it can substitute one of the others; money, brains and muscle being interchangeable parts of the home-running machine. For the home is properly a machine to make something with, not a self-sufficient, disassociated fact. It is efficient not through its own internal harmony, but through its ability to produce something socially valuable.

Mr. Gilbreth, speaking at the Lake Placid Conference on Home Economics in 1912, said that scientific management must be based not on what we think but on what we *know*, and that the way to begin to know is to observe things as they are. He said that the first man needed in the reorganization of a plant was an inspector.

From the standpoint of an inspector, then, is the Shaw family running its home efficiently? They know what product they want their home factory to turn out and they are succeeding according to their own standards of success. But are they running their factory efficiently from the standpoint of the community?

The Shaws are not only American by birth, but by generations of tradition as well. Mr. Shaw started as a carpenter and builder, married a school teacher, and in 1881 settled in a little Massachusetts town which has since become an almost fashionable suburb of Boston. They are solid middle-class people. Their family consists of man, wife, two

sons and a daughter. Mr. Shaw has advanced until he is now superintendent of a factory where they make real old Colonial furniture. He and his wife are happy in their success; and proud of the way they achieved it. Mr. Shaw writes:

"I just worked every day that it was possible for me to do so. I saved as fast as I could. If I got a dollar or two extra, I saved it. The two boys were some ambitious to get ahead. I tried to instill into their minds that with their help, and the help and economy of their mother and myself, they could have an education, and we went about it with a will. Bear in mind it was our aim to lift the boys one step above the step mother and I stood on."

And they believe they have succeeded because they have pushed their children into the clerical occupations.

"Our oldest boy got a one-half scholarship in the ——— College," Mr. Shaw adds, "but we had carfare, board and books to pay for. Every vacation he worked and saved his money. In four years he was outfitted for the hardships of the world and now he has a job keeping books and gets $90 a month. The next boy took a business course. He learned stenography and typewriting and got a job at $50 a month. But he said he would not work long at those wages, and he is now secretary to the manager of the ——— Company at a salary of $150 a month. Jennie is still getting educated, but I expect she will turn out all right."

Here is the Shaw budget (compiled and averaged from the family account books):

Income $2,400 a year. Two adults and three children.

		Monthly	*Yearly*
Food		$ 42.00	$ 504.00
Shelter (mortgage, repairs, taxes)		33.00	396.00
Clothes		16.00	192.00
Operating costs:			
Help	$10.00		
Heat and light	8.00		
Carfare	6.00		
Refurnishing	4.50	28.50	342.00
Advancement:			
Doctor, dentist, medicine	$11.00		
Church, charity	14.00		
Vacation, travel, books, amusement	3.25		
Incidentals	7.45		
Insurance (fire and life)	9.80		
Savings	35.00	80.50	966.00
		$200.00	$2,400.00

During the time when his children were growing up, Mr. Shaw was not earning half as much as he is now. It is the strait economy he and his wife practiced then, the amount of muscle and brain that they learned to substitute for money, that makes them able now to put $35 into the savings bank every month. That looks like ad-

mirable thrift. But their expense for vacations, travel, books and amusements in their almost fashionable suburb, where many sorts of entertainment are to be had, is only $3.25 a month—$39 a year, while their expenses for sickness come to $132. This item raises the insistent question: if during their years of hard work they had spent that $132 for vacations, wouldn't the $39 have been enough for the doctor? It seems to us that Mrs. Shaw's letters throw some light on that excessive doctor's bill.

"Last year I kept help," she writes. "I paid her $10 a month and let her attend evening school and have time to study besides; but I think she cost as much again in food and what she wasted. So this year I do my own work and sometimes have a woman come in to wash."

Mrs. Shaw also suggests the reason why the amount spent on clothes is about half what the theoretic budget allows.

"Mr. S. and the boys always get their clothes ready made. A suit costs them about twenty dollars unless they get it at a sale. I have a dressmaker come to the house to make Jennie's and my clothes. My best dress costs about twenty-five dollars and it generally wears me three years."

One sometimes wishes that Mrs. Shaw wouldn't have all her clothes made at home, that she wouldn't consider her savings account too carefully when she buys a hat, that she wasn't so fond of golden oak furniture, quarter-sawed and varnished high, that she knew the difference between

scarlet and crimson and wouldn't use these good fast colors so profusely. This may sound like putting a carping emphasis on æsthetics—but is it? Have the Shaws done anything to justify them in turning loose an ugly home and ugly clothes on an unprotected community? The output of their domestic factory so far is two sons able to earn living salaries, who are useful to the community undoubtedly, but as easy to replace if damaged as any other standard products that come a dozen to the box. They themselves didn't like the upper reaches of the artisan class where they had spent their lives, so they boosted their sons till they could make a living by the sweat of their brains instead of the sweat of their brows. Society can use the Shaw boys, but is it profitable to produce them at the price? The money that made these boys into a clerk and stenographer cost twenty years of their parents' brain and muscle. Mrs. Shaw has bred the habit of saving into her own bones till now when she might shift the flat-iron, the cook-stove and the sewing machine from her shoulders, she can't let go the $10 a month her "help" eats and wastes, long enough to straighten up her spine. These two boys and a daughter still in the making have cost their father and mother twenty years which Mr. Shaw sums up by saying:

"So you see the final result of making up your mind to do a thing, including the great trouble of bringing up a family, is just getting down to the ground and grinding."

Isn't it just possible that society has lost as

much in the parents as it has gained in the children? Couldn't we have got the same product some cheaper way? Or a better product by more efficient home management?

Mr. Shaw's philosophy that *we win by the things we go without* is an old, old road to success,—a kind of success. It was beaten out at the time when there wasn't enough of anything to go round, when that man was more likely to survive who could get along on little than the man who needed a great deal to satisfy his wants. That road is growing full of weeds though such people as the Shaws still try to travel it, quite deaf to the good able-bodied Angel of Plenty crying warningly as they plod:

"Thou shalt not live by Thrift alone!"

Now in contrast to the output of the Shaws' home and its methods of operation, is the household of the Parnells down on the edge of Kansas. As far as we have climbed up their family tree, we have found their ancestors living on their heads. Mrs. Parnell's father was a business man in a small Illinois city. Mr. Parnell's father was a doctor. They both belonged to the circle of those who toil and spin vicariously. Nineteen years ago Mr. and Mrs. Parnell took their two babies and settled as farmers on the Kansas prairie. So many people think it is easier to compete with the coddling moth, the cinch bug and the cut worm for the crops, than with their human neighbors for a job!

The Parnells have gradually changed their open prairie into fields and farms. Some of these they

have sold, some they rent to tenants, some they work themselves, and as their income for recent years averages $4,000 a year, they have obviously prospered. They have four children now and are no longer farmers in the old sense of the word. They have changed with their environment, which the biologists tell us is quite the correct thing for a form of life that wishes to persist, to do. Mrs. Parnell writes:

"Mother spent five weeks with me in July and August, and she said we were as much suburbanites as she is. You know she lives in Evanston where most of the men do business in Chicago. And it is really true, for the city of ——— has grown out toward us, and the trolley lines and good automobile roads have done the rest. I do not feel that I live in the country much more than you do. Why, I even belong to a club that is affiliated with yours in New York."

Now if the Parnells were the average people—those mythical average people who are as detached from hampering peculiarities of temperament and locality as China dolls,—they would, according to the accepted proportions, spend their $4,000 a year like this:

Food	$1,000.00
Shelter	800.00
Clothes	600.00
Operating	600.00
Advancement	1,000.00
	$4,000.00

But being real human beings with particular problems of their own, they divide up their income on this plan:

Income $4,000 a year. Family: Father, mother, four children.

Food		$ 600.00
Shelter (taxes, repairs, improvements, etc.)		475.00
Clothes		450.00
Operating		625.00
Advancement:		
College (two daughters)	$1,000.00	
Insurance (fire and life)	148.00	
Vacation trips	200.00	
Gifts, charity, church	60.00	
Books, etc.	50.00	
Miscellaneous	192.00	
Savings	200.00	1,850.00
		$4,000.00

For farm people who could raise all they eat if they had to, they spend a great deal for food; a lot for operating expenses, since this does not include the cost of farm hands; a lot for education and vacation trips; but not much for clothes. In commenting on her expenditures, Mrs. Parnell writes:

"You ask me whether we have a garden and I feel apologetic when I tell you that we have only the smallest kind of a one. There is no reason why we could not have all the fruit and vegetables we could use, for a few miles away from us there are

apples to throw away, and gardens seem to just take care of themselves and put their produce in the cellar. I think the great reason why we go gardenless is the difficulty of getting farm hands. We need all we can get to do the regular field work, and never seem to have one to spare for vegetables. I suppose the children and I might do it ourselves, but such work takes a lot out of me and I rather save some other way. We do however make our butter; eggs and chickens defray the cost of living, and the profits from the stock and crops pay the taxes and repair the house, provide us with water and lighting plants and labor-saving machinery, send the children to college and pay for a trip now and then."

Mrs. Parnell insists that labor-saving machinery is an economy whether it pays in money or not. She says it not only saves her own strength, but the mental wear and tear of getting and keeping servants, that she doesn't have to ask a vacuum cleaner if it wants to live in Kansas or if it likes being a hired hand on the farm. She substitutes money for the muscle she might use in raising her own vegetables; spends money for service to save time so that she can go to her club in town; saves money on clothes to send her daughters to college, and doesn't put a great deal into the bank anyway. Her house is not altogether perfect in the New England sense; it's very much lived in by her four romping children. She and her husband have undoubtedly worked hard; they have applied business methods to the farm, and they've

been fortunate. They haven't sacrificed themselves greatly. Loading their pig iron has consisted in living happily themselves and fitting their children to spend the same sort of easy-going happy lives after them. They are not trying to get their children into another class than their own as the Shaws are—possibly they are not conscious that there is a higher one.

"Just think," said an eastern woman who had been a school friend of Mrs. Parnell's, "Clara is sending her children to a *western* college! I'm so disappointed in her! Why, they've money enough so she could send them *anywhere!* Just think what they're missing! And Clara used to be one of the most progressive girls!"

Mrs. Parnell would argue that she is a middle-west country woman and is training her children for the same country life. She and her husband revolted against the prospect of being clerks or struggling professional people. They fled to the soil, and they still think that their children have the best chance of happiness and prosperity in farm life.

"The agricultural colleges seem to fit our needs better than any others," she writes. "The graduates whom we know find good openings as farmers or foresters or agricultural experts of some sort. I'm satisfied to give the children a good practical working education."

The Parnells have reversed the standards of the Shaws. They are on the other swing of the pendulum and think the clerk, the bookkeeper and the

stenographer are people to be pitied. But the Shaws would probably pity the Parnells in turn because they save so little money. Two hundred out of four thousand isn't much to "put by," and sometimes Mrs. Parnell spends even the two hundred. The Shaws would very probably echo the sentiments of a shocked gentleman from Oregon who once wrote us about a woman who spent a three thousand dollar income. He didn't see that this woman had proved anything except that she could get rid of $3,000 a year—and anybody could do that! If she had shown how she could save two-thirds of her husband's income, she would have been worth while.

"I guess when she is old or when her husband dies, she'll know more about the value of money than she does now," he concluded.

Perhaps she will! Perhaps Mrs. Parnell too will think regretfully of the money she might have saved. But after all, the earth can produce enough each year to feed everybody, and is all one's life to be a preparation for possible misfortune? Are we to look forward to a future inevitably calamitous? If trouble only comes late enough, you've little chance to remember it and more chance to dodge it altogether—the mortality rates being what they are. The healthy reason hasn't much sympathy with the New England woman who could never afford anything to wear to tea-parties because she must spend her money on a suit of black in case of possible funerals.

The methods of this salaried man and this

farmer are not given as models by any means. They are *examples* of how two families have actually made their homes turn out the sort of product they intended; examples of how the incomes of money, strength and brains have been spent; of how if either of them saved money, they had to spend something else in its place, and had to decide whether it was more valuable than money or not. The Shaws' method was to save money, the Parnells' method to save strength and worry instead. Sitting on the fence between approbation and condemnation, which of these homes was really efficient? Was either or neither of them? What is the typically efficient home and how are we to produce it? What we should all no doubt be glad to have is a ready-made standardized efficient home, that some one else has worked out for us. The suggestion brings up all kinds of pleasant ideas, rounded corners where the floor joins the wainscoting, automatic dishwashers, ways of getting out the ashes without soiling the carpets or our hands, coöperative stores, the builders' last word in city flats, some profit-sharing scheme started either by the down-trodden working man or the high-minded philanthropist, some service-by-the-hour bureau from which somebody will send us a "born cook." We wait breathless for some mail-order house to offer these efficient, smooth-running homes ready to ship at so much the dozen f. o. b. But we shall wait to little purpose if we think of the home as a thing of brick and mortar, of wood, or steel, or concrete; as a

convenient container of stoves and chairs and tables and beds or any other things that are, as it were, of the flesh alone. Like the heart of our bodies, the home is really a complicated force-pump by means of which the race gets what it needs for its life, and the efficiency of the home must be judged not by what it contains, but by what it produces for the health and advancement of us all.

CHAPTER III

The Basis of Efficiency

WHEN an efficiency expert reorganizes a factory, he does not have to determine what that factory shall produce. Whether it is to make cotton cloth or shoes or hair brushes is already decided. His work is to see that it furnishes the largest output, of the highest quality, at the lowest cost in labor and money and supervision possible under the governing circumstances.

The problem of reorganizing the home on an efficiency basis does not differ in principle from the problem of reorganizing the factory. The community at large has tacitly agreed on what the output of the American home shall be,—it must keep the members of the family in a state of body and mind and happiness that will make it possible for them to work at their highest capacity for the greatest number of years; it must give to the community children that are well fitted for citizenship and equipped to push civilization along; and it must turn out this product on an economical expenditure not of money only, but of brain and muscle as well. This stamps as inefficient homes with an undue proportion of sickness, homes

which are inharmonious and unhappy, and homes in which the members are engaged in work disadvantageous to the community. And it stamps as inefficient the childless home, because however inadvertently, the home which does not give to the community its complement of children is inefficient. Society has not consciously formulated these requirements, but back somewhere in the minds of us all is the conviction that homes that have not produced these things have not given to the community all it has a right to expect of them. Indeed, these requirements are so rudimentary that they will hardly be denied by any one, and most intelligent persons will feel that the socially efficient home ought to go a great deal beyond them.

As a nation, we have as yet no standards by which to measure the amount of muscle necessary to run a home efficiently. Certainly we know there is a point below which the members of a family may not have enough physical energy for the right running of their homes. We do not know what this minimum is. We know that it varies with the amount of mechanical energy used as a substitute for human strength, but we have never yet discovered how far this process of substitution can be carried. We know too that a minimum amount of mental energy must go into the efficient running of a home. But what this minimum of brains is no one has yet determined. In the matter of money, however, we have some basis of measurement. Dr. Robert Coit Chapin, for instance, has

worked out the financial minimum for decent living in New York City. He says:

"Families having between $900 and $1,000 a year are able in general to get food enough to keep soul and body together, and clothing and shelter enough to meet the most urgent demands of decency."

Efforts are being made to establish this minimum for Boston. A cursory and more or less superficial investigation has been made of the standard of living in Buffalo, Rochester and certain other large cities. The government, in connection with the Bureau of Education, and the Departments of Agriculture and Commerce and Labor, has gathered statistics on the cost of living. These investigations tend to show that Dr. Chapin's minimum of from $900 to $1,000 a year is the money limit of decency, not only in New York but throughout the country. From these studies and from the analysis of family budgets which we have collected during the last six years, we believe that the money minimum essential to efficiency in the average American home is $1,000 a year. We are therefore eliminating from consideration in this book all families whose incomes, either in money or its equivalent, are less than this, because we are convinced that no supplemental expenditure of brain and muscle can enable them to rise to the level of social efficiency.

This last phrase has been a regular Benjamin Franklin's kite to draw thunderbolts. It appears that people with incomes of $1,000 or less, bitterly

resent being classed with the socially inefficient; and people who pay wages of less than $1,000 gnash their epistolary teeth at the imputation of grinding the faces of their employes below the point of possible efficiency.

A western college president writes in a state of mind. Says he:

"Dr. Scott Nearing concludes that three-fourths of the adult males in the industrial sections of the United States earn less than $600 a year. According to the last report of the Interstate Commerce Commission (even though there is a large percentage of highly paid manual and salaried workers), the average income of the nearly two million railroad employes during the year preceding was $662. Most ministers of all denominations receive less than $1,000 a year. Shall we conclude that the great majority of families in this country cannot possibly reach social efficiency?"

Writes the wife of a United States Civil Service employe from Massachusetts:

"As I finished the ironing and prepared dinner, I thought what you said seemed mighty discouraging. Are discussions of Home Efficiency truly broad and helpful when more than half the homes, indeed, isn't it *many* more than half? are ruled out? If it is a hard job, isn't the manager on $800 and $1,000 especially entitled to all the assistance that home scientists can give? I have never written in reply to anything I ever read before, but this did rouse me so!"

The college president and the employe's wife

are alike in assuming that because so many families *do* live on incomes below $1,000, it must be possible for them to do it efficiently if somebody would only show them how.

It isn't.

And $1,200 is more nearly correct than $1,000 a year as the financial minimum for social efficiency.

It seems necessary to go into definitions. A "typical" family is not just a collection of related people living together. It is a definite number of persons having a definite consuming power. The International Statistical Congress which met in Brussels in 1855 defined it as a father, mother, and four children ranging in age from sixteen to two years. The typical American family today is smaller than this. It consists of five members, father, mother, and three children under working age. Two people living in a boarding-house, or a man and eight children on a farm, or sixty children in an orphan asylum, do not, for the purposes of economic inquiry, constitute a family, although from the standpoint of sentiment or biology they may do so.

"I support my family, which consists of my wife, two children and a servant on $1,100 a year," writes a business man, and proceeds to give his budget.

Now if he consulted the servant, it is probable she would think she supported herself quite as much as his paid clerks and bookkeepers. A servant is not a part of the family in any but a physical

sense,—she is one of the tools by which the house is operated. She is not supported by the family; she is paid by the family just as the grocer and the butcher are. She accepts board and room as part payment for her work. As a basis of inquiry, you have to understand what your family is.

Also you have to know what your income is—it may be something more than the amount of money that passes through your hands in a year; to that must be added the value of the necessaries you have without buying them, to say nothing of the unpaid services of a wife and growing children.

A gentleman from Massachusetts is certain that his home is efficient though his income is only $900 a year. He has a wife and three children, and sends the following budget:

Tithes	$ 92.00
Clothing	120.00
Shoes and rubbers	14.00
Lectures and entertainment	12.00
Medical and dental	16.00
Books, papers and stationery	8.00
Gifts	12.00
Groceries and provisions	254.00
Rent at $14	168.00
Light and fuel	66.00
Miscellaneous expense	41.00
Insurance	37.00
Coöperative bank	60.00
	$900.00

"A small garden helps to reduce the provision account," he says, "and berries for eating and canning are to be found for the picking on the hills two miles out of the city."

Now, according to the estimate of the American School of Home Economics, that family requires about $360 a year for food to keep its members in good health, and as the doctor's and dentist's bills combined amount to only $16 a year,—indicating that the family is sufficiently fed,—it is fair to estimate that food to the value of more than $100 raised in the garden and gathered on the hillside must be added to the $254's worth allowed for in the budget. Another source of income is revealed when he says:

"The children will all work vacations and some Saturdays, and will earn enough picking fruit, helping in a grocery store, carrying a paper route, or by improving several other important opportunities which present themselves, to meet their own growing expenses in the line of clothes and amusement, as well as to save a little for the educational account."

The "growing expenses" of three children cannot well be less than $200. All things considered, that family has actual resources considerably above $1,200 a year. It's a wise man that knows his own income!

Mr. Edgar writes from Michigan that his family lives efficiently on $600 a year. No doubt they do live not only efficiently, but greatly to the advantage of the community as well. This house

father modestly gives his account in the third person,—when he speaks of "they," he means his wife and himself.

"They had but two children," he writes, "but have cared for four boys, who were homeless, during a part or all of their unproductive years. Their children were college educated; the older one, a graduate of three colleges, is now a professor in one of New York's great colleges. Of the four boys who felt the influence of their home, two have stalwart shoulders to the industrial wheels of a great factory. One is an accountant, one a floor department manager of a world-wide-known mercantile house in Chicago. At three different times their little farm has been mortgaged to secure the desired education for their children. . . . They have met with their brother farmers in club and social gatherings and have imparted something in the spirit of 'Look Up, Lift Up.' Their influence is felt by the teachers in their country school, and men crooked in politics give them a wide berth."

This is Mr. Edgar's budget:

Food		$250.00
Shelter (taxes and insurance)		30.00
Clothes		75.00
Operation:		
Light, heat, incidentals	$ 50.00	
Furnishing	40.00	90.00

Advancement:		
Church and charity.....	$ 25.00	
Books, etc.....	30.00	
For the most good as we see it	100.00	155.00
		$600.00

Mr. Edgar's record of achievement is the sort most of us would be glad to look back upon, but it was not made on $600 a year by any means; neither has Mr. Edgar at present a normal family in the economic sense.

Taking the last objection first. His family now consists of three adults and five guests for a short time in summer. As nearly as one can calculate from their ages and the government tables, the amount spent for food to keep them in health would necessarily be about $400 a year. That is $38 less than the normal family requires, and therefore reduces their necessary income by that much. But the allowance in the budget for food is only $250, so that it is fair to suppose that at least $150 worth of food is raised on the farm. Indeed, Mr. Edgar writes:

"There is no profit-taking between 'them' and the producer for the staples of life."

This puts their *actual* at least $150 above their *money* income. There is no outlay for rent because Mr. Edgar owns his farm. It is a little difficult to calculate the rental value of such a place, but since it produces a yearly surplus of $600, besides at least $150 worth of food and probably a

good deal of fuel in the way of fire-wood,—the $50 a year entered in the budget for fuel, light and incidentals could not possibly be enough,—it seems that $30 a month is not too high an estimate. At least $360 must be added to the given income, bringing it up to $1,110 a year, not counting the extra fuel which he does not have to buy. Besides this, there is the farm itself which represents invested capital and is therefore a potential addition to the income, as the mortgages for the education of the children show. So that this less than normal family has at least the minimum income of a normal family—a sufficient financial basis for their very evident social efficiency.

Again, the $1,200 decency minimum which we believe is more nearly correct than the $1,000 minimum, applies only to the United States of America and to the present time. In Smyrna, we are told, it is possible for a family of five to live a year on $157. Twenty-five years ago one could live in the United States as comfortably on $500 a year as he can now on $1,200. A good many people write us that because the mother of Abraham Lincoln brought up so great a son on an almost invisible income, the amount of money one has is no measure of one's efficiency. We are not considering the exception, but the average, nor any time but our own. Not many people bring up Abraham Lincolns under the most favorable circumstances, but no one knows how many Lincolns society may have missed through lack of food and clothes and education. Privations are not as-

sets because some people have succeeded in spite of them.

We must differentiate very carefully between being able to survive, and living efficiently; and we must also realize that society, and not ourselves, is the ultimate judge of whether we are living efficiently or not. The Home must submit to be judged by its social output.

Now, being "able to meet the most urgent demands of decency" does not imply enough for efficiency by any means. The investigations of Dr. Chapin show that nine per cent of the families with incomes between $900 and $1,100 are underfed, eighteen per cent underclothed, and thirty-six per cent overcrowded. The family budgets in our possession indicate that a margin of at least $200 a year beyond the "demands of decency" is absolutely required to make the average family efficient.

But of course this $1,200 efficiency minimum was established by Dr. Chapin only for New York City. Is not the cost of living much less in other places? The investigation of John R. Howard, Jr., into the conditions of living of one hundred working-men's families in Buffalo shows that, except in the matter of rent, the cost of necessaries is as high in that city as in New York. And investigations into conditions in seven other New York State towns and cities, varying in size from Rochester, a great manufacturing center, to Honeoye Falls, a town so tiny that the train just pauses there on occasion, show a significant uni-

formity except in the matter of rent, which is higher in New York than elsewhere, and clothing, which costs less in New York City than in most other places.

In 1910 the United States Commissioner of Labor published the results of an inquiry into the reasons why children leave school to go to work. This inquiry covers a number of small manufacturing towns in Rhode Island, Pennsylvania, Georgia, and South Carolina, and tends to show that the cost of living in these scattered communities closely parallels that in New York City. With the increased price of commodities it is fair to assume that families, even in the country and small towns, need a minimum income of $1,000 a year to live in bare decency, although the entire income need not be entered in the form of cash.

Lest we should allow ourselves to consider this minimum of $1,000 for decency enough to live on efficiently also, let us see just what it covers. It takes for granted that the family contains no children over fourteen; that between $12 and $13 a year only will be spent for furniture and utensils and dishes; that between $15 and $20 will cover the charges for doctor, dentist, or oculist; that there will be no vacations; that not more than $25 a year can go into insurance or savings; and that from $8 to $10 a year must serve for all extra education, books, newspapers, stamps and stationery.

Of course none of us believes that it is for the

advantage of the community that children should go to work as soon as the law allows; and the cost of keeping a middle-class child between fourteen and sixteen years, as nearly as one can estimate it, is $212 a year. So that one child above fourteen kept in school, instead of sent to work, requires an extra $200 above the minimum income necessary to keep a family decently alive. Besides, we admit that recreation is to the advantage of us all. Let us not fall into the fallacy of thinking that a family can be efficient without it. If vacations are good for some of us, why are they not good for the rest? On the face of it, a home that provides only clothes and food and shelter cannot attend to its job, cannot be socially efficient.

But families *do* live on less than $1,200 a year in many parts of the country? Undoubtedly; but they usually sacrifice something from their efficiency to do it,—something that it would be for the advantage of society for them to have.

"This is my fourth year of teaching in the high school," says a man from an Eastern town of about 50,000 inhabitants. "I am receiving a salary of $1,000 a year, and at present writing I can look forward to a maximum salary of $1,125 a year. You will notice by my expense account that I include $90 for summer school, and that I have fallen short in my income almost exactly that amount. This is an absolutely necessary expense if I am to be efficient as a teacher. If any teacher with a family in this part of the country is saving money, it means that he is saving what should be

spent on self-improvement. Of course I could do what many teachers are obliged to do,—that is, engage in some gainful occupation during my vacation, and forego professional improvement,—but that would mean stagnation."

This teacher has chosen between living within his $1,000 a year with deterioration into the sort of inefficiency that would be reflected by every pupil he taught, and carrying a load of debt like an old man of the sea to mar his efficiency in another way.

A high school principal in the West has chosen differently:

"My salary since married has been $85, $95, $110 (for nine months). Our monthly expenses average around $50, and we think we are living high." He writes: "We have nothing to pay to wages, being able-bodied. The laundry for the two years' total was $4.17. Neither are we misers, as we believe in living good. In 1911 we spent for candy, $5.15; social and church dinners, $7.25; olives, $1.80. We buy food in small amounts as needed, and my wife is not wasteful. Two is cheaper than one. We have a piano and a cozy home. So long, till I have time to make up my accounts for you."

This high school principal's accounts show no expenditures for books, lectures, or extra study of any kind! He is making a different sacrifice of his efficiency from the Eastern teacher,—he is living within his income.

An income below $1,200 a year eliminates

people from many things besides the possibility of having efficient homes. It forces them out of professions where they are needed, and sometimes out of existence altogether.

The wife of a teacher now in the Northwest writes:

"My husband is a public school teacher whose salary has ranged from $600 to $765 a year. Sometimes he has been able to earn our summer expenses, and sometimes not. We became convinced that the East held nothing in store for old age except poverty, so determined to come to ———. After paying the moving expenses, we had about $400, the result of eleven years of labor." They invested their savings in a few acres set to young apple trees, and, by combining teaching with farming, are beginning to make things pay. "In two years more," writes this teacher's wife, "our trees will bring in an income, and then we hope this hand-to-mouth existence will cease." Then they are planning to cut out teaching altogether, which at present is merely a makeshift to keep the pot boiling. "After a lifetime spent as a teacher and a teacher's wife," she concludes, "I believe that no one can hope to save anything for old age in that profession, and, while the sentimentalists love to prate of the 'future reward of the faithful teacher' and 'the noblest profession on earth,' that does not provide his family with the necessaries of life."

A letter in a delicate Spencerian hand came from an Idaho town so small that we have been unable

to detect it on any available map. It was from a man who had been in the Congregational ministry on a salary of $500 a year.

"Since there was no possible show to lay up a few dollars for the rainy day, I left the vocation and devoted myself to agriculture, and made good in less than ten years. But I had to exert myself to do it," he writes. "I cannot make much money, but I don't need much. I have a $3,000 house, a few cows, about 150 chickens, and a couple of good horses. The farm brings in $500 a year profit, and I and my little family live in comfort. We raise almost everything we need, and what few things we must buy in groceries and clothes and books we can well afford."

This minister has been eliminated from his profession by the inability of his family to subsist on $500 a year.

Here is word from another minister who is in the process of elimination. He is trying to live in a New England village on a salary of $800 and a tumble-down parsonage.

"I cheerfully agree that I and others should be eliminated because of our lack of social efficiency. I confess that the thought is not new; I have indeed thought of the river nearby the parsonage—but I dislike water in that form.

"I send my list of living expenses because I am not only living on an income below the suggested $1,000, but because the balance is on the debit side. This debit balance is perhaps a common experience among my kind. I dub the mistress of the

manse a 'Peculiarly Capable Person,' yet she needs help; usually some one who is in need of a temporary home, or a school-girl working for board, is employed. We were trained to enjoy raisins and nuts, but are living on baked beans and codfish."

This minister has no illusions as to his exact position in the world and the reasons for it. He puts down $115 a year for heat and light, with significant comments on the state of the parsonage and the fact that the congregation do not think it honorable to incur debt to have it repaired; leaves an ominous blank after "advancement," and two exclamation points only after "books." His budget shows a moderate and well-balanced expenditure in which the only possible reductions might be the $25 a year he gives to charity and the $80 he pays for insurance. The ghastly significant thing is the debit balance of $371. Think of such a debt hanging over a man with no other resources than an $800 salary and a tumble-down parsonage! How can any minister preach the Gospel adequately to a congregation that ignores the fundamental doctrine that the laborer is worthy of his hire, and drives its pastor to the verge of suicide?

The air is full of the irreligion of the times and the lack of able men in the ministry. Some processes of elimination may be hard to understand, but for the explanation of this one we have only to look to the Census of 1900, which says:

> The average salary of all ministers of all denominations in the United States is $1,223 for cities over

300,000 population; $1,110 for cities of 100,000; $1,063 for cities from 50,000 to 100,000; $972 for cities of 25,000 to 50,000; *and $573 for all other places.*

Is any comment needed on that? The facts blow their own trumpets.

A college professor writes that he abhors the declaration that we should eliminate from our consideration all families with incomes below $1,000 a year, because their "social efficiency, considered from the standpoint of general usefulness, exceeds that of any other class." He asks, with consternation, who would perform a whole page of useful occupations ranging from preaching in our smaller churches to delivering the groceries? "Eliminate them, and you eliminate society itself!" he cries in anguish, taking it for granted that no man would continue to plow and sow, to weave or carry or buy or sell, to teach or preach, if he were well paid for it. For what but the great joy of poverty should lure a man into such occupations? That it is conceivable we should have a better class of plowmen on $1,200 a year, that a well-fed preacher might exemplify the grace of God as well as a hungry one, has not occurred to this agitated professor; but then he is not in the economics department!

There is another sort of protest against the idea that efficiency has any relation to income, which, for want of a better name, we call the religious protest. It usually backs up its own lack of insight by quoting the Bible. From many such we select one:

"If society should be imbued with the spirit of Christian brotherhood; should find ways and means to enlighten the youth in those families with incomes of less than $1,000 per annum as to the opportunities in life for those who aspire and with zeal strive toward perfecting themselves, the truth conveyed by the words of Christ, 'Blessed are the meek: for they shall inherit the earth,' would be more obvious than it now appears. . . . It seems to me that it is wholly wrong to fix a wage as the index of possible social efficiency. The spirit of hope, the ambition to succeed, may be nourished in those families if they grasp the Christ idea of hope for better things beyond."

Why, in the spirit of all that is humane, should not "a society imbued with the spirit of Christian brotherhood," do something more than cultivate hope! Cannot the imaginative mind picture it as rolling up its sleeves and throwing the stones of not-enough-food, and not-enough-clothes, and not-enough-shelter, or enough education or rest or amusement, out of the path that leads to attainment? Is there any authority, Biblical or otherwise, for substituting hope in the future for food in the stomach? And why, of all things, should these advocates of the Spirit of Brotherhood take it for granted that the things necessary to the efficiency of their own households are not necessary for the rest of the race?

As Mr. Frank Tucker, of the New York Provident Loan Society, says:

"Society, which pays the bill for poverty, has

the right to say whether poverty that is preventable shall continue to exist. . . . We shall be led to inquire the price that society pays when the work of women and children is necessary to supplement the wages of the father. We shall be led to inquire the price that society pays when a portion of it is housed below the standard, is fed below the standard, is clothed, is warmed, has its rest and pleasures, is protected against sickness and accident, below the standard; is ignorant through lack of education, because its services are exploited for the selfish purposes of others, or because of the unenlightened attitude of some who conscientiously (perhaps) maintain that labor is a commodity to be paid for according to supply and demand, without regard to the essentials of a normal standard of living and the cost of those essentials."

In reorganizing certain factories the efficiency experts have found that better conditions in the way of light, comfort, sanitation, and shorter hours result in an increased output. The social output of the home can be increased in the same way only by increasing the income of the wage-earners, teachers, preachers, civil service employes, to the level of a "normal standard of living."

We have no wish to discourage the energetic, conscientous housewife who is valiantly trying to make the best of less than enough for social efficiency; far from it. We do want to make her lift up her eyes from the narrow round of petty strivings that mean individual survival only, to the

wider strivings that mean progress for all. Yesterday, when the menace of famine was on every hand, it was a triumph to keep alive. Today we have learned as a race to produce more than enough for bare existence; we have attained what Professor Simon Patten, of the University of Pennsylvania, describes as the civilization of a surplus. The great duty of our generation is the wise distribution of this surplus. Our triumph must be the elevation of the entire race to a worthy plane of living. And this we shall not accomplish until a righteous discontent enters into the hearts of the democratic masses, until they demand for themselves and their children, not survival only, but the nobler advantages of a spiritually enlightened civilization. Is it not flying in the face of Providence to remain satisfied with less than enough for social efficiency in a world blessed with plenty?

CHAPTER IV

Chance vs. The Budget

UP in the attic of grandfather's farm house, packed between the barège dresses, deep brimmed bonnets and folded wedding gowns in which we children used to masquerade whenever we could elude our vigilant aunts, was an old account book. It had been kept by great-great-Aunt Serepta, whose husband was a revolutionary soldier, and was a marvel of accounting, although the shillings and pence, and the queer "s's" which looked like "f's" made it hard to decipher. There is a family tradition of Aunt Serepta's good housekeeping, her frugality and neatness, and some of the linen which she wove and marked with her initials in delicate cross-stitch is now on our own table. Aunt Serepta was the perfect housekeeper of her time.

And there is another set of account books in our possession—books kept twenty-five years ago which are complete records of the family costs down to the mending of the harness and the varnishing of the carriage. Like great-great-Aunt Serepta, the maker of these books knew where every dollar had gone—afterward.

Most of us have inherited the idea that this same sort of historical record of the family disbursements is all that can be expected of us. We

do not realize that since those days of detached business men, whose incomes depended on their own enterprise and exertion, times have changed; that we are—most of us—living on salaries or incomes which are about as elastic as New Bedford granite, and that only by deciding beforehand just what proportion shall be eaten and worn, lived in and burned up, can we avoid the rough edges of bankruptcy and carry our families securely toward their particular goals.

We do not want the same things out of life; some of us do not care to be pillars of society but long to go about "for to admire and for to see," and the few who have learned to plan beforehand, how to keep house on the budget system, seem to be attaining their diverse ends more successfully than the rest of us, for the simple reason that a family budget is the most effective instrument in the efficient running of a household. It is to the housekeeper what a set of blue prints is to the builder.

The family needs fall naturally into five divisions. Beginning in the order of necessity, they are: food; shelter; clothing; operating costs, which include heat, light, furnishing, repairs, service and general running expenses; all the diverse needs which it is hard to label, such as education, savings, recreation and the pleasures which make for social advancement; and incidentals. To make a family budget along these lines is still unusual, but it is by no means unknown,—the measure of our civilization is the distance we plan ahead.

The Millars, a family living in a New York suburb on a salary of $3,000 a year, have worked out a budget fitted to their particular needs.

"What a hard time I've had," Mrs. Millar says, "to learn that it isn't by tight-lacing the dollar bill that one is comfortable, but by making one's needs an easy fit to one's income! For sometimes, no matter if I'd scraped the soup bones and boiled the coffee grounds twice, I never knew, even after I'd seen the bills, whether I hadn't spent more than I ought to have spent.

"And just think," she went on, "when I was first married, I began by bucking the accepted fallacy that it is cheaper to own your own home than to pay rent! I've kept the advertisement which lured us into it as a reminder."

She opened her account book and there it was, pasted in the debit column.

"Tasteful, commodious and well-built House, beautifully situated, in Montrose; 34x36 feet in Dimensions, Eight Rooms; attic has space for one or more additional rooms. Lot 150x150. Less than Five Minutes' Walk from the Montrose Station of the Erie Railroad. Commanding view. Elevation about 100 feet above tide water. Locality Healthful. Streets Macadamized and lighted by Electricity. Property restricted. Running Water, Modern Plumbing; Furnace and Range; bathroom; stationary Yorkshire Tubs.

"Price $6,000. Small Cash Payment. Balance on Bond and Mortgage.

"Price subject to change without notice."

"That was what caught us: 'Price subject to change without notice.' We saw it soaring like a bird, snatched at it, and caught it on the fly! We thought we'd be better citizens if we owned our own home, and I had read a book on housekeeping which assured me that one could safely spend one-fifth of one's income on rent. But if we only spent one-sixth, that would be $500, and we figured that the interest on the $6,000 we owed on the house would be $140 a year less than that, and that we'd gradually pay off the mortgage out of the money we'd saved. Not until we had moved in and settled did I sit down with pencil and paper to find out just how soon it could be paid for. Then I discovered that if we waited until we got all the $6,000 together, it would take forty-two years and 312$\frac{8}{7}$ days, exactly; and that if we paid some on it every five years, it would take twenty-three years and nearly 308 days; but that by reducing it every year, we could get all but $8.02 paid in twenty years. I never figured out how long it would take us to pay that $8.02, but I found that it wasn't just paying the mortgage that ran up the cost.

"We picked out the house with reference to the view of New York twinkling like a diamond necklace in the distance and the sort of people we thought would be living next door; but we hadn't noticed that the mahogany finish and white enamel paint and the mirrors we liked so much really needed two servants to keep them clean. Two servants would mean $600 a year. I saw that I'd have to be the other servant. Next we found

that we couldn't afford to give pretty little dinners, nor have things in the chafing dish when people dropped in, nor do any of the things we had planned when we bought the house. It was only useful to eat and sleep in.

"And then Jane was born. We were so happy that I think John would have hemmed her little flannel jackets himself, if he had known how. We never thought of her as a financial responsibility, but there was a lump sum of a hundred dollars to Dr. Arnold, and I understand now that he must have given us reduced rates, because he knew John; the trained nurse cost twenty-five dollars a week for three weeks, and the price of those same little flannel jackets ran the whole cost up to something like three hundred dollars. Of course I hired a nurse-maid. I took it for granted that she was as much a part of a baby as coats and trousers are of a boy; but after the first month I discharged her. I found she cost just eighteen dollars a month that I didn't have. But you notice that I hired her first and found out afterward that I couldn't afford her.

"I began to see that just paying the bills *after* the things are bought doesn't fit the modern situation at all. You've got to *know beforehand*, because a salary of three thousand dollars will not stretch to order. There was nothing John or I could do to earn any more money, and if we wanted more things, it was up to me to manage so we could get them. It was necessary to know just where I could turn if I needed an extra, where

the budget could be squeezed, and where it was likely to expand without warning. And, moreover, I had to keep things in proportion. So I began to live on a budget, and it has picked more thorns from our pathway than any unknown uncle who ever left a fortune to his relatives. I based my estimates on past experience and I apportioned our income as follows:

Mrs. Millar's Monthly Budget

(Father, mother and three children.)

Annual income, $3,000. Monthly income, $250.

		By per cent	
Rent	$50.00	20	%
Food	70.00	28	"
Heat and light	7.50	3	"
Clothes	43.34	17.336	"
Insurance, savings, church	20.00	8	"
Carfare	4.16	1.664	"
Dr. and dentist	2.52	1.008	"
Laundry (John's) per week 62c. 4 shirts with attached cuffs 7 collars	2.48	.992	"
Recreation: Club dues (Mrs. M.) $10 per year; children's dancing school, $20 per year; books, papers, theaters, etc.	10.00	4	"
Repairs and replenishing	10.00	4	"
Lunches (John)	15.00	6	"
Help	15.00	6	"
	$250.00	100	%

"I don't think my table has the self-denying flavor which clings about the eating of beef-heart and fish. There are six to feed now, counting the maid, though William doesn't do much but run up the milk bill—bless him!"

Mrs. Millar's Daily Food Budget

(Mr. Millar, Mrs. Millar, three children and a maid.)

Meat, 3 lbs. at 20c.		$.60
Bread, 2 loaves, made at home		.16
Cereal and rice or macaroni		.05
Vegetables		.25
Butter		.15
Fruit		.30
Coffee (4 lbs. a month at 30c.)	$1.20	
Tea (½ lb. a month at 70c.)	.35	
Cocoa (twice a week instead of milk)	.20	
Sugar, 18 lbs. at 6c.	1.08	
	$2.83	.09
Eggs		.20
Milk (2 qts. at 10c., 1 pt. cream at 12c.)		.32
Desserts, cheese, condiments, pickles		.20
		$2.32

The three pounds of meat a day which Mrs. Millar bought were distributed through the week about as follows:

Roast of beef (6 lbs. at 26c., 2 dinners)	$1.56
Sirloin steak (2 lbs. at 26c.)	.52
Fish (3 lbs. at 10c.)	.30
Fowl (3½ lbs. at 21c.)	.74
Cutlet (2 lbs. at 20c.)	.40
Ham (2 lbs. at 22c.)	.44
Soup meat at 9c.	.36
	$4.32

Her daily expenditure for meat being 61 5–7 cents.

In the weeks when she bought a mutton or pork roast instead of beef, her expenses would drop a little below her allowance.

"I pay Mary $15 a month and board," resumed Mrs. Millar. "She's just the sort of prehistoric drudge to be satisfied with the isolation and the pay. She can't speak English, but she can clean and wash and bake bread and is too homely to marry the butcher. One of the hardest things I have to do is to keep my light and heat bill down to $250 a year, for there's no way of keeping tab on how much I'm using, if it is gas; and I must keep the house warm and cook the food, no matter how much coal it takes.

"John has to have a chop or a slice of roast and vegetables for lunch, and he needs the rest which comes from eating in a comparatively quiet place, so, with the tip, he rarely gets off with less than sixty cents; $15 a month he counts his luncheons

Here is John's personal budget. He isn't a ready-made man, but he's had to get himself standardized.

Mr. Millar's Clothes Budget

2 suits at $45.00	$ 90.00
2 extra trousers at $8.00	16.00
2 hats at $3.00	6.00
3 prs. shoes at $5.00	15.00
6 shirts at $1.50	9.00
Overcoat	35.00
2 suits winter underwear at $2.00	4.00
2 suits summer underwear at $1.00	2.00
12 socks at 25c	3.00
Ties, gloves, collars, etc.	10.00
	$190.00

"Of course he doesn't need a new overcoat every year, but there is always something to take its place; new evening clothes every few years, or a frock- or a rain-coat, or new flannels, or something. John has to have clothes up to a certain grade as a business proposition. There is a cash value in the cut of his shoes and in his being able to invite a man out to lunch.

"My own clothes' budget runs like this:

Mrs. Millar's Own Clothes

Tailor suit (made after the season)	$ 50.00
Waist to match	12.00
4 shirt-waists at $1.50	6.00
Fancy white waist	5.00
2 prs. street shoes at $5.00	10.00
Pr. house slippers	2.00
Pr. dress shoes	5.00
Pr. rubbers	.75
White duck skirt	6.00
Muslin dress	10.00
Silk petticoat	5.00
House dress (made at home)	10.00
Half evening dress (worn two years)	25.00
2 hats at $8.00	16.00
Pr. evening gloves	2.00
Pr. silk gloves	1.00
2 prs. street gloves at $1.50	3.00
Stockings, material for underwear (made at home), ruchings, veils, etc.	11.25
	$180.00

"I learned to buy out of season and stick to one or two colors. By having my tailor suits made in the slack season, I get $75 ones for $50; and $15 hats marked down to $7. There is a lot in never wearing your street suits or gowns in the house, and I learned to pick up at sales pretty house slippers and ready-made muslins to wear evenings. I manage to dress the children for $150 a year—

$70 for Jane, $50 for John, Jr., and $20 for William, with $10 'scattering.'

"I never want to feel again the sensation of curling up my toes inside my shoes when the financial automobile slews around a corner. I'm content to go slow and get back a little of the blessed security of my childhood when I didn't know there was such a beast as Financial Anxiety. And I know that if I hadn't learned to live within a budget, I might be breaking Jane in as a second housemaid instead of planning to introduce her into society.

"Mr. Micawber was right. Do you remember what he said?

"'Annual income twenty pounds; annual expenditure nineteen pounds, nineteen shillings and six—result, happiness! Annual income twenty pounds; annual expenditure twenty pounds, ought and six—result, misery!'"

But Mrs. Avon living in the center of a North Dakota wheat ranch, and Mrs. Fairfax Randolph of the trucking section of Virginia, and all the other people living on the capricious incomes from the soil will probably say:

"This budget-making is all right if you are living on a salary, but it doesn't work when you depend on a farm."

Yes it does!

A telephone bell was ringing in the front hall, the postman's wagon came ambling up the road, a rasped trolley wire hummed warningly below the hill, a succession of automobiles whisked by—and

we were in the very heart of the farming district of western New York, where Mr. and Mrs. Elbert Lewis live in financial security on a budget—with a steadily swelling surplus. Two things had brought the surplus about—on Mr. Lewis's part, the adoption of scientific methods of agriculture, which reduced to a minimum the tyranny of parasites and weather; and on that of Mrs. Lewis, the scientific management of the household, which she runs within a budget as carefully laid out as that of any billion dollar corporation, and as strictly adheres to.

"I came to my budget in the most natural way," said Mrs. Lewis. "I had kept expense accounts in an unsystematic fashion for three years, and though Elbert worked hard, and I tried to be economical, it looked as though we were headed straight for a mortgage. To be sure, the farm had cleared an annual average of $1,800—enough to live and save on—but the fluctuations from year to year had been so unreasonable that we never could reckon on our income with any certainty. We had followed piously in the footsteps of father Lewis, whose staple crop had always been wheat, with enough corn for his horses, and some rye and barley as incidentals. Hadn't he been a prosperous farmer? But he flourished in the days before the fresh fields of the Dakotas and Canada had captured the market—his prices didn't depend upon the size of their competing crops. Somehow, we'd got to get out of the range of their competition, we'd got to take advantage of our eastern location

and our nearness to the city markets, and, incidentally, we'd got to *circumvent chance* and keep our income steady. This was Elbert's part of our problem, and he's been solving it by balancing the crops against each other, so that no matter what sort of a season comes, we have a good yield of something, and the fluctuations in our income are all on the safe side of $1,800."

Here is the list of their net profits for 1909:

Wheat	$150.94
Potatoes	110.00
Apples	255.33
Beans	449.75
Miscellaneous garden stuff	140.64
Sheep	304.75
Poultry	78.32
Cows and milk	239.21
Fat stock	140.64
Total	$1,869.58

"As you see, the potatoes went back on us; but then the apples and the beans did splendidly. We raised corn for the stock only. Next year we shall probably put clover or some other forage crop in place of the potatoes. Or if the market indications are good, we may put some acres to onions. We've got things fixed like a teeter-board—one side can't go down without the other going up. If the lambs drop short in March, or June goes dry, or there are extra doctor bills, we are not scared blue by the growl of the wolf at the door.

"Unless Elbert had been able to establish a reasonably steady income," Mrs. Lewis went on intently, "I could never have done my end of the job—which is to plan our expenses beforehand and to run the home within my estimates on a business basis so as to get the utmost for our money. I don't like to throw dice with nature. I tried that nerve-racking pastime before I devised a budget. I used to figure my expenditures on the basis of what the crop had brought the year before. If we had come short, I scrimped; and if we had had a bumper crop, I plunged. We didn't get the cumulative value of the money we spent; we started and stopped like an old-time engine. Now we run on this schedule:

Farm: 150 acres. Average Net Income, $1,800. Family: Father, Mother, Margaret. Two Hired Men and a Maid in Summer—None in Winter.

	Budget as planned	*Actual expenses*	*In per cent*
Groceries	$ 100.00	$ 81.60	4.36+ %
Meat	20.00	10.09	.54+ "
Medical aid	25.00	26.70	.14+ "
Church	15.00	15.79	.84+ "
Hired men	280.00	280.00	14.98+ "
Hired girl	62.00	41.52	2.22+ "
Clothes:			
Elbert	70.00	36.60	1.96+ "
Grace	75.00	67.40	3.60+ "
Margaret (age 2)	25.00	26.95	1.44+ "
Refurnishing	80.00	79.29	4.24+ "
Amusements	20.00	19.80	1.05+ "

	Budget as planned	*Actual expenses*	*In per cent*
Insurance:			
Fire	$ 33.80	$ 33.80	1.88+ %
Life	95.00	95.00	5.08+ "
Running expenses	100.00	123.50	6.65+ "
Taxes	48.00	48.00	2.56+ "
Magazines and papers	24.00	24.00	1.28+ "
Books	15.00	22.00	1.17+ "
Postage and express	16.00	19.80	1.05+ "
Vacation trip	100.00	113.25	6.05+ "
Club dues	20.00	20.00	1.07+ "
Charity	25.00	25.00	1.34+ "
Christmas gifts	40.00	45.00	2.46+ "
Margaret's bank account	25.00	25.00	1.34+ "
Improvements to place	15.00	16.80	.98+ "
Coal	120.00	120.00	6.42+ "
Miscellaneous	51.00	49.98	2.66+ "
Total	$1,499.80	$1,466.87	
Estimated income	1,800.00		
Actual income		1,869.58	
Estimated savings	$ 300.20		
Actual savings		$ 402.71	21.54+%

We put a doubting finger on the $91.69 charged to groceries and meat. "This," said we, "is a mistake."

"No," she said, with an air of superb assurance, "it's good management."

When meat, propelled by the tender hands of the interests, registered its gentle upward curve, Mrs. Lewis considered with some feeling what was likely to happen to the savings allowance in her budget. So she made a little every-man-his-own-packer agreement with Elbert, and re-opened the

smoke-house on the edge of the orchard that Mrs. Lewis, Sr., had abandoned twenty years before. They began to use their own fresh beef, mutton and pork in winter, and corned and smoked and salted down a supply for summer. With these meats and eggs and chickens, they got satisfactorily through last year from November to April without buying any meat, and even last summer, when they had two men and a hired girl, they bought meat only twice a week.

"I don't pretend," said Mrs. Lewis, "that the meat we kill ourselves and eat without having it hung in cold storage is either as delicious or as tender as that we used to get from Chicago; but that is a luxury of civilization which I can only get by tipping the ice companies, the railroads, and the meat trust, in addition to paying their legitimate profits. Some day we'll own them or put them on a maximum wage, so that they'll do what they're paid for and we can attend strictly to our own special business. Until then we've simply got to make the very most of what we have."

It is Mrs. Lewis's keen mind that substitutes fresh vegetables and soufflés and salads for the "wholesome, plain diet and good old-fashioned cooking" of Grandmother Lewis's day. In her garden, the beet, the carrot, the turnip, and the onion form only a remote background, against which shines the "Great White Butter Lettuce," recommended by the seed books, every leaf of which curls by nature into a little cup to hold French dressing. There are Brussels sprouts like

luscious green beads on their stiff stalks, artichokes ready for the boiling, and asparagus thrusting up green fingers to be grasped. Peas and beans are planted every two weeks so as to furnish a perpetually fresh crop while the season lasts; and no one ever tasted such melons as those from the sunny slope below the wood lot, nor such grapes as are left on the vines till just before the frost.

"You see, vegetables which cost so much in the city are no harder than any other sort to raise," she explained. "It isn't half so hard to make French pastries as doughnuts, and I like them better. Only, to set a varied table, keeps your imagination working overtime."

Living within a budget is the answer of a clever, well-trained woman to the problem of rural isolation, uncertainty, and debt. The simple solution of Grace Lewis is to take business methods over into agriculture and home management; to take the fewest risks for the biggest returns; to cut down the middleman's profits to the utmost; to have a large, steadily growing junk-heap on which to throw every tradition or method that begins to creak at the joints; and to gear up to a new speed-limit, where the methods of a certified public accountant are applied to the raising of cabbages, and double-entry bookkeeping keeps tab on the syrup that Elbert eats on his griddle-cakes.

In the hither side of Nebraska, surrounded by German and Norwegian immigrants, live an American farmer and his wife, who are running their farm on the same business methods by which

the city of Milwaukee ran its affairs under the Socialist administration. That is, at the beginning of each year they arrange a budget of their estimated expenses, determining beforehand not only how their income is to be spent, but just what that income must be.

David and Elizabeth Eaton began their housekeeping with no more definite plan than to work hard, spend little and pay off the mortgage on their farm. It was only after their second child came that Mrs. Eaton got a clear view of their situation. She was trying to build without her blueprints.

"As I lay looking at Enid's little soft head on the pillow beside me," she said, "I saw her grown up to a slender girl, and I thought of the pretty clothes I would give her and the good times she should have. I was just wavering between sending her to Vassar or Wisconsin, when I happened to ask myself how I knew what we would be able to do when she was eighteen, or ten, or what indeed we were able to do at that very moment. Wasn't it just as probable that I should have to put my daughter out to service as that I could send her to college? So far David and I had been just happy and industrious and had let it go at that; I began to see that we must be businesslike as well."

That was nine years ago. Since then Mrs. Eaton has so systematized the income and outgo of the farm that when her third child was born, less than a year ago, she could have told how many neckties he could have at fifteen. Not a shoe

factory manager in all New England knows better the profits on Oxford ties than Elizabeth Eaton knows the profits on her husband's corn crop of 1912. She knows her financial position to the point of deciding whether it is wise for her to buy a new rubber rattle for the baby or not.

The only definite figures Mrs. Eaton had when she decided to begin her business system were the interest on the mortgage and the taxes on their land. She proceeded to add to them other charges which she considered just as imperative—the cost of giving her family what they ought to have to make them the sort of people they ought to be. She put herself in the position of a board of managers, decided upon her plans and then looked about for her capital. It was as though she sat down and cut out an ample dress pattern, allowing for the cloth to shrink and the child to grow, and then demanded material enough to make it without scrimping and without waste. She found that a pleasant, easy-fitting pattern for her family life could be cut out of $2,000 a year. Two thousand a year is what she required her husband to earn. Then she apportioned her resources so as to enable her to put her plans into effect.

This is her budget, worked out through a series of years, during which she ran into great boulders of unexpected expenses that had to be got over, sloughs where she just could not drag enough out of the soil to meet the bills, and barren spots where, having spent her income foolishly, she had to scrape along on nothing:

Nebraska Farm Budget

Farm 160 acres. Income $2,000 a year.
Family: father, mother and three children.

		In per cent
Mortgage:		
Interest	$ 360.00	18 %
Principal (payment on)	300.00	15 "
Operating Expenses:		
Taxes	31.20	1.56 "
Wages (man—6 months at $30.00)	180.00	9 "
woman (—26 weeks at $4.00)	104.00	5.2 "
Refurnishing	50.00	2.5 "
Running Expenses:		
Fuel, Light, Repairs, etc.	198.00	9.9 "
Clothes:		
David	70.00	3.5 "
Mrs. Eaton	90.00	4.5 "
Junior (aged 12)	40.00	2 "
Enid (aged 9)	30.00	1.5 "
Baby Louie (aged 10 months)	10.00	.5 "
Food:		
Groceries	120.00	6 "
Meat	40.00	2 "
Fruit	25.00	1.25 "
Insurance:		
Fire	40.00	2 "
Life (Mr. & Mrs. Eaton)	120.00	6 "
Health	35.00	1.75 "
Club dues (Mrs. Eaton)	10.00	.5 "
Books, papers, magazines	30.00	1.5 "
Sundries	116.80	5.84 "
	$2,000.00	100 %

Of course, to some of the city-bound, it may seem that it is worth more than $2,000 a year not to live in Nebraska, where you can't always buy what you want with your money after you have it; but to Mrs. Eaton, creating the things she is going to buy is the most interesting part of her work. It is like playing Robinson Crusoe, and take it by and large, R. C. had a pretty good time. He had a wonderful chance to grow up with the country, and could choose between adapting himself to his environment, like a dandelion, and sinking to the mental level of his man Friday; or pulling the whole desert island up to his grade of civilization. It is the same thing that General Gorgas did in forcing Anglo-Saxon sanitation on Spanish Havana and exactly what Mrs. Eaton is doing in pushing the peasantry of her part of Nebraska out into the stream of American advancement.

For the things that a highly civilized, foresighted woman like Mrs. Eaton demands of life are not just the food and drink and clothes and shelter that any one State can supply; they are the intangible necessities. She would as soon think of going without her monthly magazine as without her shoes, and if circumstances presume to step in between her and her acquired needs—why, it is a dangerous position for circumstances that care about self-preservation!

"There must be somebody for me to neighbor with," she writes. "Not just to run out and borrow a drawing of tea from, as our grandmothers would have said, but some one to help me pass the change of life back and forth; to talk over the new

sleeves as they are understood in Nebraska, and the county fair and the neighbor's children—to gossip with, if you like to call it that. These little social scallops break the straight edge of life; they're for the health of my soul and David's, too. You may not see how talk about the fashions will help David, but it is all part of my effort to keep a sort of newness in our lives, even if we have been married fourteen years and have three children. I have an awful dread of the silence that has fallen between some of the married people I know. It isn't that they have quarreled or even had any misunderstanding. Life has just slid onto a dull gray plain, where each of them knows everything the other one knows and there's nothing to talk about. I *will* have something to say to David even if it's only that Mrs. Olsen's Plymouth Rocks are laying better than my white Wyandottes. So I am allowing myself real money out of the little we have and time out of my busy life to make things happen in the way of clubs and institutes and coöperative enterprises that a tired farmer and his tired wife can get rested in talking about."

The Eatons have fixed a minimum income—which must be the basis of budget building—with as much certainty as anything can be fixed in this capricious world; they have proved that farming can be standardized like any other business, and that taking a number of years together, so much land plus so much seed, fertilizer, work, and brains will produce such and such an income. It is almost as sure as Government bonds.

Out on the Pacific Coast is a young couple trying to keep safely between the hedges which shut out the sea of debt on the one hand and the crags of killing hard work on the other.

Mr. Allison is a teacher—a good one, in a good school, with a salary of $1,800 a year. He has before him the possibility of a college position and the probability of a long and useful life, with plenty of work so long as he is able to do it. Mrs. Allison brews and bakes, and sews and gardens, and runs the whirligig of her little household in accord with the dancing of the happy world about the sun. The real life of the Allisons is before them—intellectual achievement, children, the chance to push the race ahead. But their financial outlook is very limited, for the average pay of the men teachers in the United States is not large, and only a few college positions go into the thousands. Neither Mr. nor Mrs. Allison has any illusion about fortunate speculation, or a specially created "chair" in a university with a vast salary. They believe that their prosperity depends on what they can save out of their small but reasonably certain income.

Now, Mrs. Allison has a lot of business sense, and she began her housekeeping by organizing it on the basis of the least that they could efficiently live on, put their expenses almost at the level of subsistence, as you may say, and then made every outlay beyond that tell for their business and social advantage. Mrs. Allison didn't begin the budget plan consciously, but her system of accounting developed naturally into a habit of

forecasting her expenses, and that grew into the carefully planned schedule that follows:

Mrs. Allison's Budget

Income: $1,800.....$150.00 a month
Location: California Occupation: Teacher
Family: Husband and wife

	Per Month	*Per Year*	*By per cent*
Mortgage on house....	$ 30.00	$ 360.00	20
Carfare	5.85	70.20	3.9
Food	18.00	216.00	12
Wages	4.95	59.40	3.3
Gas.....	1.95	23.40	1.3
Electricity.....	1.50	18.00	1
Laundry	1.20	14.40	.8
Clothes	18.75	225.00	12.5
Telephone.....	1.95	23.40	1.3
Insurance	7.65	91.80	5.1
Church.....	.90	10.80	.6
Books, etc.....	5.40	64.80	3.6
Amusements.....	4.20	50.40	2.8
Incidentals	4.20	50.40	2.8
Savings	43.50	522.00	29
	$150.00	$1,800.00	100

Mrs. Allison presents her problem and its solution in a letter which runs, in part:

"People having only $1,200 a year could live as well as we do; but, you see, we want to pay for our house, and are saving money for that. We thought it wise to

build because, aside from living in the kind of house and location which we like, we have our rent; and when we want to sell, we expect to make about fifty per cent on our money invested. Of course, this is very unusual; but we bought our lot about three years ago, when property was much lower, and in what has proved to be a very good location. Generally speaking, here in California, we expect to at least come out even in owning a house.

"Literally our income should be stated as 'eighteen hundred a year—and a garden.' That shows out especially when you notice that here, in this land of high meats, I need only allow $18 a month for my table. We eat a great deal of fruit and vegetables, both of which we raise; in fact, aside from potatoes, we do not buy more than five cents' worth of vegetables a day. I seldom buy any fruit except berries. I absent-mindedly forgot to have berry-bushes planted in our garden at first, and the ones we put in later won't bear for another year. But buying berries isn't a great expense here, for boxes holding enough for two dishes sell for five cents in the season—sometimes three for ten cents. We always have peaches, plums, apricots, oranges and pears in abundance, and we have a big apple tree in the back yard. I never have to buy fruit to can, for out of my garden I put up more than we need. I think one reason living costs so much is that people think they must have what they want to eat regardless of cost; they buy things out of season, and fancy canned goods because it is easier than preparing fresh food at home.

"My regular milk bill is $1.50 a month; that is for

one pint of Jersey milk a day; and then I buy a little cream extra. But we do not drink coffee, and, unless we have company, our milk gives enough cream for our breakfast food, and for desserts. Ice costs five cents a day for the seven or eight months in the year when we need it. The rate here is 40 cents a hundred pounds, and my ice-chest is a dandy. Henry made it, otherwise we might need more ice. We live simply because Henry does not care for fancy cooking.

"Servants are hard to get here, and they are mostly Chinese when you do get them. They get $30 to $40 a month, and that does not include laundry work. I can't afford one at that rate, and besides I feel sure it would cost us fully as much again for food, and maybe more. You know I was brought up to waste nothing. I do have a woman come in to wash and clean at 25 cents an hour. I plan to have her half a day a week, but usually it is a little more, and I count on nearly five dollars a month for that. I send Henry's collars and cuffs to the laundry, and all the "flat work" besides; sheets, table-cloths, pillow-slips and the like—all except the embroideries, which I do myself. But it is cheaper to have our underwear and my dresses and shirt-waists done at home.

"We allow ourselves $225 a year for clothes, and mine cost twice as much as Henry's. He keeps a couple of good tailor-made suits going all the time, but he is very careful of them, and has them cleaned and pressed often. He wears a lot of clean linen, and we have been fortunate in getting his shirts at sales, sometimes getting $1.50 and $2.50 shirts for 75 cents. I am careful of my things too. I never pretend to get a meal

in a street suit. If I have been out and come in just in time to get dinner, I put on the teakettle and change my dress while it is getting ready to boil. I consider that another reason why people living in moderate circumstances find living so high is that they take no care of things after they get them. The best clothes are worn on any and all occasions, instead of sometimes wearing second-best, and so saving the best. They think it is too much bother to change their clothes, and then wonder to find they are soiled. I plan to have a few *good* things rather than a lot of cheaper ones. For instance, I have a broadcloth suit that I have worn three years; not for best last year, and I shall still wear it in the rain this year. It was so well made that it has kept its shape. Then I have a white lingerie dress, made by the best dressmaker here. I have had it three years, but I shall feel entirely happy in it this afternoon when I wear it to a party where all the other women will have this year's dresses.

"Henry does not smoke, or spend money for any such luxuries, but he has so far to go for his classes that his carfare bill is just twice what it would naturally be.

"I know no other young people who spend so much on books and periodicals as we do; but you see it is a matter of business—a part of Henry's equipment for his work. Really, we have more magazines than we pay for, because Henry contributes to some which are sent him free. I feel that these books are sort of educational whetstones for his brains, and that we can't afford to do without a single one.

"I guess I've analyzed everything in this list but incidentals. I wasn't going to tell you about them,

but I will. They are mostly violets, lilies of the valley and candy which my husband gets for me. I can't seem to break him of the habit, but, really, I don't object very much.

"You ask how we save if we want anything extra. We don't believe in spending all that we earn; so if we want anything extra, we just write checks for it. We plan ahead for the extra by saving some all the time.

"Do you know it's very saucy to inquire into people's private affairs like this!"

As yet the Allisons have not had to meet the problems of a family, and the extra time and care and expense as well as the extra joy that children bring.

Whether this policy of "saving all the time" is socially advantageous, is not in question here. The important thing is that Mrs. Allison is likely to accomplish what she sets out to do, because she plans beforehand how she is going to spend her money. Of course, she might get on by the simple, old-fashioned method of trusting to chance and then scrimping when expenses outrun income, but a budget is the modern improvement on that way. A budget is merely a machine to convert the raw material of an income into whatever one plans to get out of life; and if you get the right sort of a light-running budget, you can make it turn out savings, or a chance to write, or professional opportunities, as you choose. Whether you are living on a salary or the profits of a modest business, whether like the Millars you decide to

rent or like the Allisons to own your own home, you need a budget of your own as much as a city or great industrial corporation. You can't take any other person's budget unless you have the same income, the same sized family, live in the same locality and are aiming at the same goal. Budgets don't come ready-made, a dozen in the box; you've got to work one out for yourself, adapting it to your particular circumstances and aspirations. These families,—the Millars in the Metropolitan suburb, the Lewises and the Eatons on their New York and Nebraska farms, the Allisons in their small California city, know what they want out of life and are using their budgets to get it. That is really the basis of all budget building,—and therefore the basis of efficient home management,—to know what your home is for.

CHAPTER V

First Aid to the Budget-Maker

I HAVE three thousand a year," writes a man from Wisconsin. "How ought I to spend it?"

A woman from New Hampshire duplicates this question, and men and women everywhere cry out for a schedule on which to drop their money and see it run, like marbles on a bagatelle board, into the proper pockets.

When these questioning ones are financially at the lower edge of the middle class—that is, have about $1,200 a year income and the average family of three children—such a schedule is not hard to make, because it involves only the expenditures that are essential to physical efficiency. At the rate of thirty-five cents per adult man per day, they must spend $447.15 for food; shelter will cost about $144; clothes, a minimum of $100; light, heat and other operating expenses, $150; insurance, savings, recreation, health, and the cost of keeping a child of fourteen in school instead of sending it to work, approximately $312; while about $46.85 must go for incidentals. This we believe to be the average minima for maintaining an average family in health and decency in the United States today.

During the last four years some two hundred accounts of the expenditures of middle-class families have come to us. It is obvious that the general level of instruction in mathematics is pretty low. Sometimes the accounts don't balance within $300; sometimes people state frankly that they spend their incomes "probably about such and such a way." One man says naïvely:

"I notice that this account adds up $211 more than my salary, so I suppose there is a mistake somewhere."

There is!

But, in spite of the popular inadequacy in the presence of figures, *seventy-six* of these budgetary accounts are mathematically correct and bear the stamp of truth. These seventy-six are from every part of the United States, cover practically every occupation of the middle class, and concern no income of over $5,000 a year. That seventy-six records of this character furnish slight basis for elaborate generalization, we fully realize; but the conclusions to which they lead are valuable as indicating the truth. These budgets show that families with incomes of $1,000 or below, from whatever part of the country they come or in whatever work they are engaged, average less than the minimum expenditure for health in every item. Although they average only one and a third children to the family, and therefore could meet the conditions of health by spending as little as $332.15 a year for food, they do not actually reach this food minimum by $66.75, and they average a deficit of

$72.97 on their total annual account. Obviously, families with incomes near $1,200 a year—the line of decency which marks the entrance to the middle class—have little choice as to how they shall spend their money if they are to remain physically efficient. It is possible to say how their family budget *ought* to be made. No budget will make an income of less than $1,000 enough for bare health and decency; it cannot spend one dollar twice.

For instance, take the expense account of the Caldwell family—father, mother, two children under seven—living in Chicago on an income of $1,079.50 a year, with a deficit of $191.18; the expenditures for such a family, on such an income, in such a place, according to the minima for health, should be:

Minima	
Food	$ 344.93
Shelter	144.00
Clothing	100.00
Operation	150.00
Advancement	312.00
Incidentals	46.85
	$1,097.78
Mr. Caldwell spends:	
Food	$ 304.26
Shelter	307.50
Clothes	115.25
Operation	185.36
Advancement	288.20
Incidentals	70.11
	$1,270.68

The most a budget can do for Mr. Caldwell is to show him how to reduce his deficit to $18.28,—the difference between $1,097.78 and his income of $1,079.50—and point out his three lines of action: earn $18.28 more a year, work out some coöperative scheme by which the things he must have will cost him less, or give away the baby. People in his dilemma have tried all three. Mr. Caldwell, being on the ragged edge, can take a budget ready made.

When the income is over $1,200, the family has passed the line of decency and entered the realm of choice. Whether the surplus is wasted or saved *need* not affect their *physical* efficiency. Their budget need not say how the entire income *must* be spent, but will show how it *may* be spent to gain whatever special end the family has in view. It is a philosopher's stone to transmute a mere money surplus into opportunity.

For instance, Mr. French, a teacher, with a wife and two children, having an income of $3,311 a year, and living in a large Massachusetts town, sends his expense account and asks how he can save $1,000 a year. Now it is perfectly evident that he can do this, because the $2,311 he would have left is enough to maintain his family in health. Here is a digest of his expense account:

Food	$ 386.76
Shelter	484.32
Clothes	413.25
Operation	439.46
Advancement	1,587.21
	$3,311.00

Mr. French's children are so nearly grown that the minimum cost of feeding them is, according to our standard, $434.35, which is $47.59 more than he spends now; but this difference is accounted for by the vegetables he raises in his garden. Probably he cannot reduce his food cost further. He pays $340.32 over the minimum for shelter, $313.25 over for clothes, $289.46 over for operation, and $1,275.21 over for advancement. But in his case these minimum expenditures must be modified by the consideration of what is customary in his profession. Our collection of budgets show that teachers with families average $256.76 for shelter, $206.86 for clothes, $251.22 for operation, $754.34 for advancement, and $150.50 for incidentals, with a deficit of $12.20. Mr. French already puts into savings and insurance $337.34; to increase this to $1,000 he might reduce the shelter and clothing to what is normal for his class, and garner the $228.71 he would still need from the operating expenses of his household, or anywhere along the line of advancement, from charity or the church, recreation, travel, or gifts, or by keeping his daughter home from college.

Whether that $1,000 a year will not cost the community and himself a price he is unwilling to pay, no budget can show him. Will not his daughter's college training bring in a higher rate of interest than the bank would pay? Are not good clothes for the advantage of his family? The cost of operation might be cut if Mrs. French would do all of her own work instead of only part of it,

as she does now. No budget will tell him whether it is wise for him to make these retrenchments or not. But if he considers the saving of $1,000 the most important thing he can do, the surplus above what is necessary for health, even according to the standards of his class, is there, and the budget will guide him to it.

It is a more delicate matter to adjust a family budget so that it will wipe out a deficit in happiness and social usefulness, but it can at least be made to show where the trouble lies in the case of such a family as the Wilsons of St. Paul. Mr. Wilson is a professional man, earning $3,000 a year, and there are two small children in the family. They are not trying to save more than they do and they run no deficit; but, as Mrs. Wilson writes:

"As for advancement, you see, it is small. We have sacrificed it to the physical care of the babies. I belong to a college and study club, and my husband to a club or two of his profession, but we rarely attend, and have dropped from regular to occasional church-goers. The children are the reason for everything we do, and the excuse for all we do not do. We have sacrificed community to individual efficiency. Is it worth while? I think so, though I sometimes chafe under it."

This is the Wilsons' budget compared with the minimum schedule, and the average expenditures of their group:

	Minima	*Average for Prof. Group*	*Actual*
Food	$332.15	$463.27	$ 445.00
Shelter	144.00	489.29	1,000.00
Clothes	100.00	252.43	400.00
Operation	150.00	393.72	550.00
Advancement	312.00	803.04	455.00
Incidentals	46.85	196.57	150.00

The Wilsons have a margin above the decency line of $1,800. Why should the responsibility of the way it is spent be put upon two small children without their knowledge or consent? Why should it be necessary for Mrs. Wilson to spend a lifetime chafing for things it would be for her social advantage to have? Does chafing make her a better mother? Would not $700 or $800 deducted from the cost of shelter and operation give freedom and other valuable things in exchange? If the community were consulted, wouldn't it rather have some other return from the Wilsons than that they should live in even the most superior of houses?

If the spending of the surplus of a single family is a social problem, much more is the spending of the surplus of a group or profession. To determine how these group surpluses are spent we have averaged the cost of the different items of expenditure in the budgets we have collected both with regard to the size of the incomes, to the occupation of the father, the number of children in the family, and to the locality in which they live.

OBJECTS OF EXPENDITURE AS CLASSIFIED BY INCOME

	Number of Children	*Food*	*Shelter*	*Clothes*	*Operation*	*Advancement*	*Incidentals*	*Deficit*
$1,000 and under	1 ½	$265.40	$ 91.33	$ 86.87	$116.17	$ 286.06	$ 41.13	$72.97
1,000 to $2,000	1 7/10	377.38	286.81	166.05	241.52	347.19	90.57	.57
2,000 to 3,000	1 ½	510.44	408.36	255.22	357.31	893.28	127.61	.40
3,000 to 4,000	2 3/10	537.82	440.87	514.34	330.65	1,653.25	146.96	
4,000 to 5,000	2 ½	572.57	522.72	419.94	263.68	2,683.15	62.50	

OBJECTS OF EXPENDITURE AS CLASSIFIED BY OCCUPATION

	Number of Children	*Food*	*Shelter*	*Clothes*	*Operation*	*Advancement*	*Incidentals*	*Deficit*
Mechanics Av. inc., $1,703.67	2 ½	$432.67	$282.00	$163.00	$204.00	$ 556.80	$ 65.20	
Salaried employes Av. inc., $1,981.00	1 ⅘	458.16	379.42	209.65	243.14	634.00	39.95	$16.68
Educators Av. inc., $1,983.62	1 ⅘	351.74	256.76	206.86	251.22	754.34	150.50	12.20
Physicians Av. inc., $2,170.00	2	467.00	357.00	369.50	378.50	574.50	23.50	
Farmers Av. inc., $2,190.06	2 ¾	374.23	315.20	223.99	479.50	707.39	89.75	
Capitalists Av. inc., $2,266.66	¾	497.00	548.33	228.33	217.00	664.66	111.33	
Misc. Professions Av. inc., $2,598.32	2 ⅘	617.82	231.67	520.07	274.61	784.03	128.50	46.37
Clergymen Av. inc., $2,603.07	1 ½	463.27	489.29	252.43	393.72	803.04	196.57	7.56
Business men Av. inc., $3,343.81	1 ⅘	513.89	416.92	379.14	306.84	1,670.12	56.90	

OBJECTS OF EXPENDITURE AS CLASSIFIED BY LOCATION

	Food	*Shelter*	*Clothes*	*Operation*	*Advancement*	*Incidentals*	*Deficit*
Towns of 1,000 and under Average income $1,759.58	$355.05	$208.02	$177.27	$273.07	$ 585.77	$160.40	
Towns of 1,000 to 10,000 Average income $1,859.12	390.42	278.87	204.50	371.82	520.55	55.78	$37.18
Towns of 10,000 to 50,000 Average income $2,409.19	505.93	337.29	361.38	289.10	819.12	91.55	4.82
Towns of 50,000 to 100,000 Average income $2,240.00	339.75	236.37	234.75	228.00	1,154.00	47.13	
Towns of 100,000 to 1,000,000 Average income $2,487.26	440.19	426.25	248.42	301.06	962.14	106.52	2.68
Towns of 1,000,000 and over Average income $2,871.34	522.04	448.40	312.71	219.09	1,313.39	36.85	18.86

It must be remembered that the families with a thousand a year or less at the top of this table of budgets are not the immigrant families with the traditionally large number of children and the correspondingly high death rate; they are families that by tradition, feeling, association and intent belong to the middle class.

These tables show that the amount spent on food increases from $265.40 a year for incomes of $1,000 or less, to $572.57 for incomes from $4,000 to $5,000, but that the *proportion* of the income spent on food drops 4½ per cent for every $1,000 increase in income. The percentage spent for food is highest in the families of mechanics and clergymen, presumably because mechanics need a larger amount of food to replace their physical wear, and because the clergymen are compelled by the tradition of their calling to entertain many guests.

It is interesting to find the lowest average for food in cities of from fifty to one hundred thousand inhabitants—that is, in cities large enough to have adequate transportation facilities for bringing in provisions, and not so large as to force up prices through an excessive demand. Food costs most in the smaller cities which are either metropolitan suburbs with transportation charges in addition to city prices, or which are aside from the main lines of transportation and have to pay abnormal freight rates. In other words, the cost of food above the price paid the farmer who raises it and the butcher who slaughters it and the grocer

who brings it to the door, is the tax paid the railways.

The average amounts spent for shelter show that people with incomes under a thousand dollars have got to be content with tenement conditions if they live in the city, or similar inadequate housing in the country, and that such shelter can be had for eleven per cent of their incomes. A sudden jump to twenty per cent takes place with an income between $1,000 and $1,200 which is the point of breaking into the middle class, and shows how much the middle class value a decent place to live in. From this twenty per cent there is a drop of three per cent with each thousand dollar increase in income. Clergymen average the lowest for shelter, because a parsonage is often part of their salary, and the small capitalist spends the largest percentage; but the salaried employe and the struggling professional man spend the next highest, because respectable shelter marks their place in the middle class. The percentage spent for shelter is highest in cities of over one hundred thousand inhabitants, where the high taxes and crowding send up the rents.

The cost of clothing shows the most stable percentage of all the six heads of expenditure. It varies from nine to twelve per cent for all places, incomes, and occupations, with the exception of clergymen and physicians, whose professions require disproportionate expenditure on clothes. The minimum expenditure on clothes in New York City is $100 a year, and this is less than in most

other places. All the accounts we have received from families with incomes of less than $1,000 a year show less than this health minimum for clothes, the average for this group being $86.87.

It appears that the middle-class standard of living, whether in city or country, in whatever profession, and with whatever income, implies between $200 and $400 a year spent for the operation of the household. The farm budgets do show a higher expenditure than this, but this is because the cost of farm labor, which should be counted as a business charge, is included under household operation. Though there is a minimum below which the charges for food and shelter and clothes dare not go, operating costs can go down indefinitely. But where people have even a little leeway they appear willing to sacrifice a good deal for comfort and convenience, for light enough, and heat enough, and a chance to substitute the work of the laundry and the bakeshop and the clothing factory for the work of their hands. The amount of the operating costs which goes for personal service varies from $22.56 for families with incomes of $1,000 and under, to $259.09 for families with from $4,000 to $5,000, showing that only after the income passes $4,000 does the average family hire an average servant at the average price of $5.00 a week.

It is under *Advancement*, however, that we get the real significance of an increased income. This rises from $286.06 on a $1,000 income to $2,683.15 on a $5,000 income. The curve develops unbroken

from the low-paid occupations to the higher, except in the case of educators, who are forced by the necessities of their work to spend a large amount on their own improvement.

The expenditure for *Incidentals* is a question of accurate accounting as much as anything, but the inability of people with less than $1,000 to live within their incomes, as shown by their average deficit of nine per cent, and the way this deficit shades to the disappearing point at $3,000 a year, is a significant answer to those people who insist that ability to live within one's income is purely a matter of good management, quite unrelated to the size of the income. Is there any reason to believe that men earning more than $3,000 a year are more likely to select wives with reference to their housekeeping ability than those with incomes under that sum? What other explanation can there be for the fact that ill-paid clergymen in small towns run the highest percentage of deficit, while capitalists, business men, and successful physicians run none at all?

But, after all, it is the surplus,—that is, the margin above the decency line,—and not the deficit, that is important in these middle-class budgets. Do the various groups give an adequate social return for the extra amount of money they receive? To mechanics society gives $503.97 above the minimum for health, and it goes mostly into better housing, savings, charity, and the church. Their average of two and a half children is high for the middle class, but low for the wage-working

class. The salaried employes have a surplus of $747.63, and they distribute it quite differently from the mechanics. They eat nearly $70 better, they increase their housing cost nearly $100 above the mechanics, they spend more than double what the mechanics do on clothes—the difference between the requirements of shop and office—but they also, like the mechanics, put most of their surplus into savings and insurance, even though they run an average deficit of $16.68,—or eight-tenths of one per cent of their average income—to do it. None of their surplus goes into increasing their number of children; on the contrary, they average about a child less to the family than the mechanics.

In the professions, where the surplus is $1,178.98, the average number of children goes up to nearly two in the family, and the bulk of the surplus of the professional group goes into better clothes—which might be called a professional requisite—and into savings and charity. In proportion, the professional men are more generous than any other group, although they, too, run an average deficit of $15.41,—seven-tenths of one per cent of their incomes,—and spend only $243.98 for vacations, travel, education, books, and professional improvement—not an excessive amount surely, when one considers how much we need better service in medicine, law, education, and from the clergy.

As a sharp contrast to the generosity of the professional men comes the niggardliness of the farmers, who give away less than three per cent of their incomes, although they average a surplus of

$1,012.34. The farmers put $267.38 into savings and insurance, $15.43 into health, and $156.88 into books, education, recreation, and travel. Obviously the farmers choose money in the bank rather than college for their average of two and three-fourths children; or improvement or pleasure for themselves.

The business men have a larger surplus above the demands of decency than any other group of the middle class—$2,251.20. And $1,358.12 goes into advancement, while the remainder is distributed fairly evenly over the general cost of living. Now would it not appear that $1,358.12 worth of advancement is a social gain? An analysis of this item shows that nearly 38 per cent of it goes for savings and insurance, 16 per cent for church and charity, while only 34 per cent ($570.41) is spent for education, books, and recreation. Business men have the choice between running an automobile and sending a child to college, and they have, on the average, 1.7 children to send. Altogether they have sufficient leeway, so that neither illness nor another mouth to feed need strike them with panic.

The small capitalists present an interesting phenomenon. They seem to be people who have backed out of life—people with small incomes, averaging $2,266.66, derived from investments, on which they prefer to live without exertion rather than enter any gainful occupation. Certainly they make sacrifices to follow their fancies. They have fewer children than any other group, spend

only $102.66 a year on service, showing that they either underpay their servants or do without them; they spend four per cent less on advancement than even mechanics and a higher per cent on food and shelter than people who are earning approximately the same incomes; they travel little, entertain little, give little; they simply continue to exist. As one of them says:

"It has seemed to us that college-bred Americans of the Eastern States were becoming standardized, were growing into a race of clerks. . . . We honored their sturdy sense of duty, their long-enduring rectitude, the patience with which they carried a heavy load. But we had no wish to be like them. . . . We saw the people of our own age losing health year by year through over-work, under sedentary life and lack of daily exercise. We saw them growing yellow and flabby and unfit, and the spectacle didn't attract us. . . . We have dreaded the tyranny of accustomed things, the settling down of habits, the getting rooted in one place so deeply that it would cause pain to shake loose, so at intervals we have flavored life with change. . . . We have waged a running fight on monotony and routine. We dread them more than we dread sin or mistakes of judgment, for we believe that they slay the inner beauty. When they interweave themselves with the human spirit and sap it, they destroy the only living thing within us, the only gift that can create and communicate joy. . . . By knowing many sorts of persons we have hoped that we have cut a

larger piece out of life than if we had stayed well sheltered in our own environment of family and education. Realization is only for personal experience, and that we were denied because of the fortunate accident of birth."

Temperamental no end! But where does it get to? It might have dropped from the lips of the eloquent vagabond in Galsworthy's "Pigeon," or be heard rising from any benchload of the unemployed in Washington Square. Shall man return to the world the good he gets from it by preserving an attitude of mind?

There are a few who, writing more in sorrow than in anger, ask how the church and the ministry are to be supported when people contribute so little to them. It is significant that all but nineteen of these seventy-six budgets class church and charity as one, as though they did not give to religion for value received, but as a gratuity to a mendicant. Only six of the families that put the church under a separate heading give to it as much as they do to charity, and three of these six are the families of clergymen.

It appears from these average budgets that society is getting a very mixed product from the middle-class homes. There ought to be a valuable contribution from them because most of them have a financial surplus with which to make it.

A surprising amount they are putting into savings and insurance—$300.58 per family per year —equal to almost thirteen per cent of their incomes. The question whether this really represents a

social gain or not can only be answered by an intricate balancing of probabilities. The money they save is not idle; it is in the hands of bankers and insurance companies. Are these agents making a better social use of it than the people themselves would if they spent it wisely? Could the old age, sickness, and death which this $300.58 per family per year is designed to meet be provided at a less social cost than the present sacrifices that are being made in order to hoard it? Is there a relation between the fact that the middle class contribute less than two children per family and this zeal to save? Would they be willing to launch a larger proportion of children into a world that assured them a comfortable old age?

Just as the making of an individual budget is indispensable to the efficiency of the individual household, so the collection and interpretation of the budgets of large groups is essential to the discovery of our social mistakes and the means of their correction. This is a task for a governmental department, and its social importance is equalled only by the collection and practical use of vitality and morbidity statistics. For society needs a plan as much as the individual household, and perhaps the most important result of all budget-making will prove to be the harmonizing of our individual plans with a program of social welfare.

CHAPTER VI

Home Administration

ALICE Morse Earle quotes from the diary of Abigail Foote who lived in Connecticut in 1775, as follows:

"Fix'd gown for Prude,—Mend Mother's Riding hood,—Spun short thread,—Carded tow,—Worked on Cheese-basket,—Hatchel's flax with Hannah, we did 51 lbs. apiece,—Pleated and ironed,—Read a Sermon of Doldridge's,—Spooled a piece,—Milked the cows,—Spun linen, did 50 knots,—Made a Broom of Guinea wheat straw,—Spun thread to whiten,—Set a Red dye,—Had two scholars from Mrs. Taylor's,—I carded two pounds of whole wool and felt Nationly,—Spun harness twine,—Scoured the pewter."

Besides these chores, Abigail Foote washed, cooked, knitted, weeded the garden, picked the geese, dipped candles in the spring, and made soap and sausages in the autumn.

The efficient administration of her home, once required these duties from every American housewife. In the time when steam was merely a swirling mist out of a tea-kettle, and electricity only a menacing adjunct of thunder storms, before the factory system or public utilities had been dreamed

of, the burden of manufacture was on the housekeeper, and if she shifted it at all it was to the shoulders of another woman. The servant was her one labor-saving device.

The following advertisement appeared in the *Pennsylvania Packet* of September 23rd, 1780:

"Wanted at a Seat about half a day's journey from Philadelphia a single Woman of unsullied Reputation, an affable, cheerful, active and amiable Disposition; cleanly, industrious, perfectly qualified to direct and manage the female Concerns of country business as raising small stock, dairying, marketing, combing, carding, spinning, knitting, sewing, pickling, preserving, etc. . . . Such a person will be treated with respect and esteem, and meet with every encouragement due to such a character."

This was the ideal of the servant,—the female Jack-of-All-Trades, the unspecialized factory hand, the only means such a mistress as Abigail Foote could find to lighten her labors.

We can find the time when the home was not a manufacturing plant, only by peering up into our family tree to where our arboreal ancestress, dim, brown and hairy, grins back at us from the leafy green. Her refuge of intertwined boughs and branches was really an independent home, and no factory. It passed with her, but it is coming again,—the home which is not the seat of any productive industry. It will not be a self-sufficient home as hers was,—that is gone forever. But it will be as free from the obligation to make the

things it consumes, as a power machine in a clothing factory is to make its own parts, though, like the power machine, this new home will be driven by the rods and belts of our new social life, and be held firmly in place by our social needs. To run this social machine properly is our present-day problem of home administration.

In reality, this non-manufacturing home is still in the future for most of us, and much further off for some than for others, because our homes are not all at the same stage of civilization, nor are all parts of the same homes at the same stage. What is efficiency for one may be inexcusable slackness for another. Most of our homes are stuck fast in the slough of the manorial tradition,—the pernicious and generally unfounded idea that each family commands a supply of the necessaries of life from its own fields and pastures, and that the way to free itself from the burden of manufacturing these into useful forms is to hire a servant to do it. In pursuance of this superstition, we use the servant as a labor-saving device, quite regardless of the fact that it is not labor-saving in general that she promotes, but merely the saving of her particular mistress.

We are not finding, however, that it is an easy thing to shift the household burden to the servant, for the simple reason that, being human, like ourselves, and having had a taste of education and culture, she declines to receive it. She doesn't *have* to assume it, and as she doesn't like it any better than her mistress,—she won't. As one

woman writes from an eastern manufacturing town of eighty thousand inhabitants:

"My problem is complicated in two ways: the big industrial concerns offer a variety of employment for girls at good wages and short hours,—that is a holiday on Sunday, and a half holiday on Saturday; and on the other hand, the presence of a large number of salaried officials and engineers, creates a large demand for capable servants, so that a wage for a competent maid, even in a very small family, is forced up to what is in our case prohibitive."

This situation exists everywhere. The middle-class servant is obsolescent, being in the reprehensible act of vanishing into her own home, on the one hand, and into the factory, on the other. It may look as though we were confusing the problem of home administration with the servant problem; but how one shall administer one's home depends largely upon what tools one has, and the servant is a tool, the vanishing of which leaves us in a lingering emergency. To be sure, people do not ordinarily realize that the servant is a tool. "The scarcity of good servant girls is breaking up the homes of America," writes a despairing gentleman from Pennsylvania, as though she were corn or meat, water or air. There was probably a time when primitive man cried out that stone axes were vanishing, and how could civilization go on without them! But civilization wasn't parasitic upon the stone ax, any more than the home is parasitic upon the cook. The need was for a new tool to

take the place of the old one,—a bow and arrows in place of the ax,—just as today there is need for mechanical labor-saving devices to replace the maid-of-all-work.

A man with an annual income of three thousand writes:

"We used to have a woman come in by the day. When she stopped coming, we just purchased a vacuum cleaner for a hundred-and-twenty dollars, which the women folk now prefer to outside help. . . . We have also a motor-operated washing machine, two electric sad-irons, and one gas iron."

The wife of a New England physician, whose income ranges from three to four thousand dollars a year, says:

"In the last year, I have kept no maid, having discharged my last one after nearly six years of service, and have enjoyed the year more than any previous one. I never hesitate to expend money for any labor-saving device. I use a gas range, a fireless cooker, have an excellent vacuum cleaner, and an adequate supply of all kitchen utensils and conveniences. My household expenses have been cut down about five hundred dollars a year, and I know of no easier way of saving that amount than by being free from the care and annoyance of a maid. I am surprised to find how small our total for food has been this last year."

"Our house," writes a man with an income of five thousand dollars a year, "is arranged all on one floor, and all unnecessary rooms and partitions

are eliminated. Our efforts are directed towards keeping down the accumulation of 'things,' so that we will not be crowded, and dusting and cleaning will be simplified. Electric current costs us twelve cents per kw. hour, and is used rather freely,—as fuel only in the flat iron and a small heater for the dining-room table; for power, in the vacuum cleaner and washer and wringer; and for light. For light and power, we do not find the electric current expensive, but for heating it is very much so. It is not possible to figure how much we save in using electrical energy. We are content to know that there is a saving of labor, which, were we deprived of help, would not make us fare so badly."

A well-to-do minister answers our question: "With reference to labor-saving appliances, the vacuum carpet cleaner cost one hundred-and-thirty-five dollars. It costs about two cents an hour for electricity. Eight cents a week will give the house of two halls and nine rooms a thorough sweeping. The electric washer and wringer is sold on the guarantee that it will do the washing for a family of six persons in one hour and a half at three cents for electricity. We bought the machine on that guarantee, and find that it will do the work in the given time at the given cost. Our gas iron cost three dollars and a half, and does not consume any more gas than an ordinary lighting jet. We use about fifteen barrels of water per week in the house. The hot air pump will pump that amount of water in a hundred minutes, using

about as much gas as five or six open gas jets would consume in that time. The engine cost a hundred dollars. In five years I have spent only fifty-five cents on repairs, and that was for new leather valves. The electric heat regulator, which controls the flow of natural gas into the furnace, cost twenty-eight dollars, and is operated by dry batteries which need to be replaced every year at a cost of fifty cents for the two. You will notice that the wages of an ordinary maid, who is willing to do any kind of work about the house, would, in a year and a half, amount to more than the cost and operation of all my labor-saving appliances."

In none of these families is it lack of money that has supplanted servants with labor-saving devices; these housekeepers think them better tools with which to run their homes.

People write about the care and responsibility of servants as a major reason for using labor-saving appliances in their stead. Women have tacitly accepted the responsibility for the conditions under which their domestics live and work. They no longer question that it is their duty to see that their servants have proper food, a comfortable room, and sufficient wages. Mostly housewives consider that their responsibilities extend beyond these things to the point of seeing that their servants have recreation, opportunities for improvement, and time to rest and see their friends. One of their great objects in substituting mechanical devices for housemaids, is to relieve themselves of this pressing responsibility.

Have they got to consider whether the vacuum cleaner is tired or not? Whether the electric washer and wringer has a headache? If the gas iron desires a day off to visit its aunt? No! They can overwork steel and leather and wood, steam and gas and electricity with a conscience free from concern for anything but their own pocket-books. They can be light-heartedly free from moral responsibility toward the thermostat that controls the furnace,—its back never aches!

But besides being satisfactory substitutes for servants, labor-saving appliances can be so reduced in cost that people who couldn't possibly afford a servant might well afford them. As Mr. H. F. Stimson, chief engineer of the Universal Audit Company, says:

"At present, the amount of physical energy known as a kilowatt hour, which can be purchased in large quantities in the form of electrical mechanical energy for two cents, would cost about two dollars and twenty-eight cents if purchased in the form of human physical energy at the rate of twenty cents an hour."

According to this, it costs less than one per cent as much to clean house by electricity as it does by hand,—*theoretically*. Practically, it isn't so cheap as that, because, as one of the householders who has just been quoted says, "electric current costs us twelve cents per kw. hour," which is a wide spread between the wholesale cost and the retail selling price. It is the same with practically every commodity the home administrator uses, from beef

to biscuits, from gas to denatured alcohol, from denatured alcohol to electricity.

Now if the highest efficiency of the home requires the use of electric appliances, and if the cost of them to the retail buyer puts them out of the question, what is the home administrator to do? Decide to go without them? Never in the world did we get a good thing which we were content to go without. Isn't the ideal manager of the ideal home going to insist on having this ideal power? But you can't raise a private crop of it in the back yard, you can't get it at wholesale and store it up for future use, you can't discover a mine of it or a place where it grows wild; you can't do any of the things by which you are prone to think you can circumvent high prices. You have to buy it of a corporation. Evidently, the housewife, in trying to make her administration efficient will run head-on into a public service corporation,—a public utility. Is it true that in order to control her kitchen, she has got to control the public service corporations?

"But aren't you galloping unnecessarily far afield?" cries a perturbed critic, who abhors the notion that women should enter practical politics and who clings with the tenacity of ancestor worship to the superstition that the only proper sphere of woman is inside the walls of a house. "I admit the great value of labor-saving appliances," says this irate gentleman; "now if in addition to using these, housewives could be taught to apply the principles of scientific management to domestic

processes, wouldn't the problem of wasteful household drudgery be happily solved?"

Unfortunately, the moment we resort to motion studies and the other practices of scientific management, the moment we attempt to apply the same principles to household operations,—cooking, washing, cleaning, serving,—that are being adopted in the modern manufacturing plant, we find ourselves in the position of a man trying to run the village smithy under the spreading chestnut tree as if it were the plant of the United States Steel Corporation. The very nature of the conditions,—and their apparent inevitableness,—makes any high degree of operating efficiency impossible. In his famous experiment in loading pig iron, Mr. Taylor was careful to select men who were peculiarly fitted for the particular job in hand. He had plenty of men to select from,—he had only to pick and choose. The supply of potential pig iron handlers appears to be unlimited. But in the case of domestic servants, the demand is said to exceed the supply by sixty thousand. Selection is practically impossible; the housewife has got to take what she can get. Besides, servants are not a stable group. By the time they have been taught efficient methods of operation, they are gone. The schools of domestic science have failed to reach wage earners in the kitchen effectively. They have only just begun to reach the housewives themselves. And for an intelligent woman to spend years in learning to save three minutes in boiling an egg or brewing a cup of tea is a good deal like

installing a trip-hammer to drive the occasional tack. Moreover, the value of standardized processes depends largely upon uniformity of product, —and how shall the human product of the home be standardized?

But in spite of these considerations, some value there no doubt is in experiments in scientific management in the home, though there is danger of disillusionment in a faddish exaggeration of it. Professor Charles and Mary Barnard ran a Housekeeping Experiment Station at Darien, Connecticut, where they showed what can be done in the way of simplification and efficiency in household operations without the modern helps of either gas or electricity. Among other things, they made elaborate studies in motion saving. Take for instance the cooking of the matutinal egg:

This is their chart for the cooking of three eggs. In the first case, the eggs were boiled with the comparatively inefficient utensils, stove, saucepan, spoon, etc. In the second case they were coddled with the efficient fireless coddler.

1. Place the three eggs in boiling water.	1. With the right hand lift the cover from the coddler.
2. Watch the clock. After three minutes,	2. Omit.
3. Take serving dish in left,	3. Place cover on table.
(3a) spoon in right hand.	

4. Lift one egg out of water.	4. With left lift kettle of hot water at same time.
5. Place in serving dish.	5. Lift egg rack from coddler with right hand.
6. Place spoon on stove.	6. Pour a little hot water into the coddler.
7. Carry service dish to breakfast room.	7. Omit.
8. Place egg in cup before right person.	8. Omit.
9. Return to stove.	9. Omit.
10. Place serving dish on stove.	10. Omit.
11. Look at clock. After one minute,	11. Omit.
12. Lift second egg from water with spoon, with same motions as 3, 4, 5 and 6.	12. Rinse out coddler. Pour water in sink.
13. Repeat No. 7.	13. Return coddler to table.
14. Repeat No. 8.	14. With right hand place eggs in rack.
15. Repeat No. 9.	15. Place rack in coddler.
16. Repeat No. 10.	16. With left hand lift kettle. Fill coddler to three-egg mark.
17. Look at clock. After one minute,	17. Omit.
18. Repeat 3, 4, 5, 6, 7.	18. Place kettle on stove.
19. Repeat No. 8.	19. With right hand put cover on coddler.

20. Return to kitchen.	20. Carry coddler to breakfast table.
21.	21. Place before mistress.
22.	22. Return to kitchen.
Total motions, 27.	Total motions, 15.
Trips to breakfast room, 3.	Trips to breakfast room, 1.
Time, six minutes.	Time, 50 seconds.

This schedule is based upon the requirements of a family of three persons, each of whom wants his eggs cooked with a different degree of hardness. Where the efficient coddler is used, the eggs are simply removed from it at the appropriate moment on the table.

Now, there is no question that Professor and Mrs. Barnard have worked out an efficient way to cook eggs, nor is there any question that the eggs for six or nine or twelve people could be cooked as well as the eggs for three with only the additional motions of putting more eggs into and taking them out of the coddler, and with no increased equipment either material or intellectual.

Mrs Mary Pattison, who has established a Housekeeping Experiment Station at Colonia, New Jersey, with all the facilities of gas and electricity, tested out an electric washer and wringer with which she believes she can do the washing for twelve ordinary families in a day. Of course she does not do the washing for these twelve families a day—seventy-two families per week—because she is concerned with the small uneconomic

unit of the individual home. To do the washing of these seventy-two would require no more equipment and only the slight added expense of more electric current to run the machine.

As Professor and Mrs. Barnard say: "At the very foundation of the science of domestic administration lies the conservation of human energy." From the standpoint of society as a whole, more energy can be conserved by bunching the home units into larger groups and operating them on the wholesale plan. That money should be conserved is a secondary consideration because money is of less value than human brain or muscle, but it is sufficiently worth while, and it too can more easily be conserved in the larger unit, by co-operative effort—by putting the labor-saving device, the economy of motion, the planning and routing of the work, into the hands of the willing public utility, whether privately or publicly owned.

But it is quite out of the question to coddle eggs for six people when there are only three to eat them. There is no special object in doing the washing for seventy-two families a week in the presence of the obvious fact that there is only the work of one family to be done. Although homes which are detached and isolated have much in common with homes in the close proximity of apartment buildings, hotels or compact city blocks, there are matters in which they cannot be brought on a common footing; but any household function that can be taken outside the four walls of the home, such as the washing and making of clothes, the

canning and preserving of foods and a hundred other detachable functions, can be solved in the same way for both of them. In the coöperative use of such things as vacuum cleaners by a country neighborhood, the isolated homes are securing the advantages of city life. But our civilization,—as far as we have got with it,—has left a good many functions that must be performed at short range, and in such things as the broiling of beefsteaks and the making of beds, the farm home and the city flat are a whole world apart. These short range problems must be solved in entirely different ways for the two conditions of living. Where the public utility cannot yet step in and become the family servant, the smaller caliber efficiency of simplified living, motion saving, and the labor-saving device, must be used. It is for these families that housekeeping experiment stations are run and individual labor-saving devices invented.

But it isn't as though each family, having its own set of light-running, labor-saving devices corralled on its own premises, so to speak, had solved the problem of efficient home administration. Because a thing *can* be done easily and well in the home is no possible reason why it *should* be done there. In these days of wonders, it is conceivable that a machine might be invented for the home manufacture of shoes,—paper patterns being furnished, and instructions how to feed in a little raw leather, a few buttons, and a bit of thread at one end, turn a crank and take out a pair of shoes at the other. But do we want to bring shoe-making

back into the home on that account? No labor-saving device that made this possible would be in the direction of real efficiency.

For, after all, the labor-saving device is but a temporary host for the parasitic home. Almost as soon as it has successfully supplanted the servant, it slides away and leaves us grafted upon the public utility. We've been gradually growing dependent upon the public utility ever since we dispensed with the individual cow and the individual pig, and put our trust in consolidated milk companies and the gentlemen's agreement of the beef combine. We don't call them public utilities, of course; we call them *Petersen's Butcher Shop* and *Frank's Grocery Emporium.* We think we are "dealing with our tradesmen"; but we are no more independent of the public utilities that control them than we are of the corporation back of the telephone girl. It's a pretty straight road to the public utility,—the hedges on either side are too high to jump,—and we are rushing along it whenever we send our wash to the laundry, use electric power, or have a caterer when we entertain.

A Canadian woman writes of a firm that supplies a vacuum cleaner at a dollar a day, thus saving her the expense of the original investment and the labor of operating her own. A woman from conservative Maine says:

"I was the first in our city to have an electric iron, but experience has taught me that the best way is to put your whole washing into the laundry to be done. Select the right laundry and manage

right, and the clothes are not worn out or lost more than any other way. At the best, a washing in the house is disorganizing, no matter how it is done. I was one of the first to have an electric cleaner in my home, but I think now it is better to have a man come with one, and use it whenever you need, than to put out your own strength to use one."

These housewives are by no means exceptional; their experiences show the labor-saving device, modern as it is, in the act of being absorbed into general industry like the maid-of-all-work before it. And they're only doing what the rest of us do whenever we buy a ready-made dress, or a loaf of bread, or for the matter of that, a bound book or a china dish. If for no other reason, this grafting of the home upon the public utility will go on because it pays. It isn't a question of whether we individually can afford the greater expense of home production; it is the community that cannot let any of us waste money or muscle or brain. For whether we intend it or not, whether we see it or not, what one wastes, either in labor or intelligence, is taken from all the rest of us. And though each of the industries has to be packed out of the home separately, there is no manner of use in trying to derail the train that is thundering them to the eager corporation; for they have heard the call of economy and they *will* go.

But if we are forced to let the actual industries on which the home depends become public utilities, we cannot in that way escape from personal responsibility toward those who serve us. The girls

who make our pastry in the bake-shop, the women who wash our clothes in the laundry, the men who work sixteen hours a day at the machine when it is "rush season by ladies cloaks" on the East Side of New York, the mill operatives in France who starve when women choose to reduce the amount of cloth in their gowns by half, are all our domestic servants once removed.

Take the family wash. In the days when it was all done at home, the wife had it under short-range control and accepted the responsibility of its being well done under decent conditions. The long-range modern responsibility of having it done in the outside laundry is just as binding and far harder to meet. This new responsibility is of two kinds: that toward the housewife's own family who are *consumers* of clean clothes and household linen; and that toward the girls who work in the laundry, the *producers*, the household servants once removed. Suppose the housewife lives in New York City, or Chicago, or San Francisco, or Boston, and sends her clothes to some clean and modest little shop with a "Hand Work Only" sign in the window, a realistic clothes-line in the rear, and a genuine shirt ironer before her eyes. It looks all right; but the chances are overwhelmingly in favor of the real washing being done by the "rough drier" whose wagon calls twice a day for the customers' bundles of soiled clothes and returns them damp and unironed twenty-four hours later. These "rough-dry" establishments are called the "sweaters" of the trade, and those who patronize

them run the risk of all who use sweated goods—uncleanliness. Their particular form of uncleanliness is due to the custom of packing the unwashed clothes from different households into nets together, and washing them in bulk. Where colored clothes are included, sterilizing agents cannot be applied; warm water only is used and the danger of contagion and the spread of vermin is great.

Is it efficient housekeeping to allow this?

The recent laundry strike in New York City brought to light the facts that the girls work in intensely heated rooms, insufficiently ventilated, artificially lit and for periods reaching as high as seventy-five hours a week in defiance of the New York labor law which then * limited the hours of women's work to sixty a week; and that while a few skilled washers are paid as much as $30.00 a week, a large proportion of the workers get as little as $4.00, and this without the board and lodging which adds to the wages of the home laundress.

From society's point of view, is it efficient housekeeping to allow such conditions to exist?

The time is not past by any means when it is a personal reproach to the housewife to serve her family unwholesome bread, to let her wash be badly done, to wear shoddy clothes, to starve the people who work for her. These things are and always were a sign of inefficiency, and their character isn't altered because the housewife's servants

* A law limiting the hours for women to 54 a week was passed by the N. Y. Legislature in 1912.

do their work away from her immediate oversight. We can't bring the prodigal spinning-wheel home again—can we regulate the woolen mill?

It's idle to try and back out of this extended responsibility by saying that every woman ought to do the work of her own household. Suppose she could, (which she can't), and suppose she would, (which she won't), could the community afford to let her? So long as we have got labor-saving devices invented and have developed public utilities, the piece-meal work of the human hand in the home has become wasteful. And in economics, it is affably recognized, though for the most part reluctantly stated, that wasteful work is only a form of idleness, a nervous fluttering of the drone, so to speak. Professor Frank Tracy Carlton, of Albion College, puts it in this way:

"When an old art is dying out in consequence of being superseded by a new art, attempts are invariably made to complicate needlessly the processes of work employed in the old art,—to make work. The efforts of the various housekeeping magazines point to the decline and decay of household industry as a separate and unified form of industry. One of the important functions of these numerous journals is that of earnestly striving to dignify useless work through the introduction of various and sundry complications."

We may as well face the fact cheerfully that industry in the home is doomed; that a home administration that tries to hang on to the coat-tails of home manufacture in a sentimental frenzy to

deter its flight, instead of cheerfully handing out its hat and cane and opening the front door, is no efficient administration. All the flutteration to put handsewing, and home-baking, and preserving, and the making of Christmas mincemeat on a plane of what might be called moral elegance is just a bracing back against tomorrow. For right on the face of it, a home can be inefficient in having too much muscle and brains put into it in proportion to the output, just as it can be inefficient through having too much money put into it. It is possible to pay too much even for perfection. If three women can do the work of five households sufficiently well, can society afford to take five women to do it in a world that still needs so much to be done—it being remembered always that the home is not a thing to be produced regardless of cost or consequences, but a means to civilization?

This chapter is not trying to do anything but show how the wind blows. It isn't meant to be a stone sign-post, but a well oiled weather vane. And so it points directly away from the time to which Charlotte Perkins Gilman referred when she said:

"Six hours a day the woman spends on food,
Six mortal hours!
.
.
Till the slow finger of heredity writes on the forehead of each living man,
Strive as he may: 'His mother was a cook!'"

Not a desirable motto for the human brow to bear, and only slightly less distressing than that written all over dyspepsia-ridden frames: "His mother couldn't cook." For the horrid truth is that the majority of women cannot cook. Take Vermont, a nice, backward, domestic state, with no cities of the first-class, and therefore not especially addicted to delicatessen stores or foreign restaurants. Ten and one-tenth per cent of its inhabitants die of digestive troubles!

Apparently women will not stand for these six hours a day spent on food, resulting in the death of ten per cent of those fed. Whenever they can, they save themselves by handing the six hours of work over to another woman. But there aren't enough detached women to go around; and any way, hiring a servant isn't labor-saving, but labor-shifting. So housewives are catching at the modern labor-saving device, even when it is not a money-saving device, as it should be. And because the labor of operating labor-saving devices is in itself a thing to be saved, they are reaching out to the corporation which can distribute the cost of these new inventions among a score or a hundred households.

The manufacturer of an electric motor for a sewing machine recently wrote a plaintive letter asking why women are so reluctant to buy a device that is so cunningly designed to lighten their labors. It appears that women are not anxious to make sewing easier to do; they want to get rid of it altogether,—to make it an industry and put

it out of the house. From all over the country they write:

"We buy ready-made clothes because they are cheaper and better."

This is right in line with the civic associations which in the South are buying themselves vacuum cleaners to be used by a whole township; with the coöperative laundries in the farmside villages; with the hundred other public utilities that are beginning to do our chores. There is no use getting sentimental when some favorite industry bursts out of the front gate!

In Vassar College some fifteen years ago, the girls had a song in which the hero asked his beloved:

"Can you brew, can you bake,
Good bread and cake?"
Before my love I utter.

"Can you sew a seam?
Can you churn the cream?
And bring the golden butter?
What use is refraction,
Chemical reaction, biologic protoplasm,
Psychologic microcosm?

"Would you be my weal,
You must cook the meal,—

"You shake your head,—
You I'll not wed,—
And so, Farewell!"

If that song were rewritten and brought up to date, the lover's questions would be much harder to answer, and yet they might not be so disconcerting. They would run something like this:

"Are you up on the pure food laws affecting the manufacture of canned soup?

"Can you assure me that you know the conditions governing the sanitary production of pastry?

"Can you bring enough influence to bear on public opinion so that the family clothing will not have to be made in a sweat-shop?

"Do you know how to get honest government inspectors appointed, to assure me of the purity of the milk and meat and butter you promise to serve me?

"What use in your knowing
Everything of sewing,
All of pickling and preserving,
All of washing and of serving?

"Would you be my weal,
Do not cook the meal,—

"You shake your head,—
You I'll not wed,—
And so, Farewell!"

CHAPTER VII

The Home and the Market

MRS. FRANK WATROUS is the conservative wife of a high-salaried man living in New Jersey. She is the mother of four, and not socially rebellious. But the other day she cried:

"These high prices make me *so* angry! I can't afford to have anything but the very best for my family—it doesn't pay. Besides, I've a *right* to the best!"

And when asked why she thought she had a *right* to anything she couldn't pay for, she continued:

"I'm not pretending to be able to pay for the best in money, but I'm paying society in four able-bodied, able-brained children, each trained to a useful profession; by keeping Frank in health and temper to do his work; and by what I'm doing on the school committee. I'm furnishing society with the best product in the way of citizens. Don't I need the best raw material to make it with? Can I make a silk purse out of a sow's ear?"

Ever since the Children of Israel tried to make bricks without straw, the generations of man have been struggling with that problem—especially in

the home, where we have been handicapped by the belief that an alchemy in the atmosphere will transform second-rate material into first-rate product; transmute base metal into gold. It is certainly to the advantage of society that the home should turn out the very best product; why, then, do we continue to buy poor raw materials when we have, as Mrs. Watrous insists, a right to the best?

We have asked this question of some scores of men and women living widely apart on the map, and their reasons, differently stated, shake down into three:

"There isn't enough of the best to go round."

"We don't know the best when we see it."

"The best costs so much that we can't afford it."

All of them good, truthful reasons for putting up with substitutes!

Now of course there have been many thousand generations—all through the time which Professor Simon Patten, of the University of Pennsylvania, describes as the Civilization of a Deficit—when some of us starved because nowhere within reach was there food enough, when some of us froze because there were neither houses nor clothes enough, when we stood for lack of chairs, walked for lack of wagons, and died for lack of medicines; when there was not enough of anything—let alone the best—to go around. But we have reached the Civilization of a Surplus now, and it's only a step farther to where there will not only be enough, but enough of the best, for us all. Already storekeepers, manufacturers, builders, tell us we can have what

we demand, but that we don't get the best because we don't demand it.

Now, not for a moment must we confuse the best with the most expensive—they do not *have* to be the same, though often they are.

"This," said a manufacturer of colored calendars, Christmas cards, and valentines, as he held up a scalloped square showing a green and brown castle against a cerise sky and covered with diamond dust to represent snow—"this is what sells. I don't make such things for my own pleasure. I make them because people want them. I'm ready to make anything they demand—it costs no more."

But cards might perhaps be relegated to the realm of taste, so let's get down to food. We spent a summer in a small village where the vegetable supply ran the appetizing cycle of beets, turnips, carrots, parsnips, onions, and then "repeat" indefinitely. A neighboring hotel absorbed all the lettuce and peas and sweet corn that were raised.

"Can't you grow enough salad for the rest of us?" we desperately asked a peddling farmer.

"I dunno. Mebbe I might put in more green things if anybody'd buy 'em. They's room enough; mebbe I might. I dunno but what I will."

We were looking through some new apartment buildings overlooking the park—large, gaudy, expensive.

"Why do you put in such shallow fireplaces?" we asked the agent. "They won't draw. And

those ice-boxes will melt the ice almost as fast as one puts it in; and the bathroom door opens the wrong way,—and—"

"Well, you see," he interrupted hastily, "nobody who comes to rent them knows how they ought to be."

Now, if the home-maker who ought to have the best for his home doesn't know what the best is, what is going to be done? The natural answer is that he had better find out. "Let every man be his own expert!"

But how would that be wiser than having every man be his own shoemaker?

"By getting acquainted with the butcher we buy very desirable cuts of meat for from five to ten cents a pound. Any one can do the same who knows the ropes," writes a man from Massachusetts, under the evident delusion that he has solved the problem of intelligent marketing. This is—let us say it as gently as we can—a sort of gentle graft on the community. Somebody undoubtedly pays the extra price which he is spared. It is like a political "pull," and does not help the rest of us at all.

Suppose, as he suggests, that we all knew the ropes, would we all buy butcher's meat at five to ten cents? Suppose our tradesmen are standoffish and won't get acquainted? Let us be ill fed! Suppose we ourselves are crabbed and unsociable? Let us be ill fed! Suppose we are not sharp, and can't learn the ropes? Let us be ill fed, and our anæmic children after us!

But still the schools and the cook books and the magazines insist that each buyer shall learn to tell the quality of the thing he buys, and except in a very few of our commodities, such as serums and medicine, where not to be expert may mean summary death, it is taken for granted that if the purchaser gets cheated it is nobody's affair but his own. Business cries, "*Caveat emptor*, or take the consequences!" That might be all right if we ourselves *could* take the consequences. Besides, our buying covers so many commodities that it is not in our individual power to be expert about them all. How can we tell all-wool goods except by the label—till afterward? How shall we know butter from its substitutes? What coloring is used in canned beans? Whether our ginghams are fast colors, or our gas and oil up to standard? Only through experts on whose word we can depend, only through a trustworthy guarantee. The pure food laws, the milk inspectors, the city, State, and National laboratories, are coöperative efforts to take from our individual shoulders the onus of knowing the best when we see it. Isn't it a shorter road to home efficiency to have the products guaranteed at their source, *bottled in bond*, as it were, so that every home will be insured the best, than it is to produce a generation of amateur experts? Isn't it possible that efficient marketing includes not necessarily a knowledge of quality, but ability to get an official guarantee that will protect the ignorant buyer as well as the wise one? Can we afford to have our homes put out an inferior product

either in health, in happiness, in taste or in civic usefulness, just because the buyer of the family doesn't know good from bad? Society is the consumer of the products of the home. It suffers if these products are below grade. Hasn't Mrs. Watrous a *right* to the best, after all?

There's another attribute that the best things must have besides their own inherent quality; that is, convenience. It must be possible to buy them conveniently, and they must be convenient to use. We don't usually think of this element of convenience when we consider good marketing because we do not think of our time and trouble as part of the cost of what we buy. But the efficient manufacturer or dealer doesn't forget it for a moment. He makes his chief profit by appealing to our convenience. He does crackers up in packages and delivers them at our door at a telephone call, or on the receipt of a postal. He knows that this is far easier for us than to walk a mile, buy them out of a barrel, and escort them home in a paper bag. He makes it easier for us to buy jelly than to make it, to buy our hats than to make them, to get everything as nearly as possible in the form and place where we are going to use it.

But things cost so much that way! Of course they do—in money. Says one Western mother:

"If you will consult the items of how I dressed my daughter on fifty dollars a year during her college course, you will find that I had to go bargain-hunting, leave early in the morning and be at the store when it opened. Many a time I

came home again without having found a bargain, but everything I *did* buy was a bargain."

Was her daughter cheaply dressed in anything but the money cost? And yet this would generally be considered as good, efficient buying. What more is there to it than to get a good thing for as *little money* as possible?

Those who do not hold with this bargain-hunting view cry out that we must get rid of the middleman and keep his profits ourselves. Perhaps so. The man who grows a turnip and then eats it himself has eliminated the middleman so far as that turnip is concerned and gets his turnip at the mere cost of his own exertions. If that is a cheap price to pay, let us proceed to the extermination of the middleman. There is a movement in New York City toward efficient housekeeping, whose president is quoted as saying:

"There will be an effort on the part of housewives to buy direct from the farmers. It will benefit them both. The housewives will revive the public markets. Please be sure of that."

Now, these women do not mean a market that is necessarily publicly owned and operated—they mean a place set aside by the community where buyer and producer can come together. There is just one point in favor of such markets—the decrease in money cost to the consumer. And it's no new thing to try to save money by patronizing them. Away back in the sixteenth century the Bishop of Lincoln advised his widowed kinswoman to save herself of her income by going twice in the

year to the great public fairs to make the chief of her purchases—her wine, her wax, and her wardrobe—because she could get them at a less price than from the traveling peddlars, who were the middlemen of her day. It was good advice—in sixteenth century England, a primitive community.

A few weeks ago Mrs. North, the wife of a professional man in Ontario, wrote us:

"We have a large garden, for which the head of the family cares, where we raise all vegetables needed and a number of small fruits.

"I believe that the explanation of the cheapness of foods here is that we have an old-fashioned market. Every Tuesday, Thursday and Saturday farmers from miles around drive into the city to market. The market-house is reserved for dealers in butter, eggs and poultry, cream and cheese. We have splendid displays of each commodity. The middlemen are absent altogether. My lady and my lord as well as those of humbler origin wend their way to market, and on Saturday mornings especially there are great crowds of buyers and sellers. Meat is sold in stalls around the market square, and some people buy by the quarter. In this climate it is possible to buy in large quantities if desired. Everywhere you look you will see people carrying fowls by the legs, and no one scorns to carry a market-basket."

Mrs. North is taking the best way in a primitive community in Ontario which she says is "seventy miles from a trolley car." If we reduce time to terms of industrial progress, most of us look back

as far to Mrs. North living in Ontario today as we do to the Bishop of Lincoln, dead four hundred years. But only in buying green vegetables, dairy products, and fruit grown in the neighborhood can Mrs. North use the public market. She cannot buy her summer dresses direct from the cotton-growers of Texas, her crackers from the wheat farms of Dakota, her shoes from the ranchmen of Arizona, or her books from either the men that gather the stuff that makes paper or from us who write. The *reductio ad absurdum* is easy.

Of course it might be worth while reviving the public market just for the sale of provisions if the saving were great enough, but the money saving has got to be balanced against the cost in convenience and labor.

Dubuque, Iowa, has a much talked of public market. On every Saturday from three hundred to four hundred teams bring produce into the city and a space of six linear blocks is given up to the sale of it. On Saturday, September 16th, 1911,

Apples sold at 25 to 35 cents per bushel.
Butter at 27½ cents per pound.
Sweetcorn at 10 cents per dozen ears.
Dressed chickens at 90 cents to $1.00 a pair.
Small cucumbers for pickling at 75 to 90 cents a bushel.
Eggs at 20 cents per dozen.
Grapes at 2 cents per pound.
New potatoes at 60 cents per bushel.
Tomatoes at 35 cents per bushel.

But the other side of this pleasing picture comes from a woman in a similar part of the country.

"I should like to give you the country woman's view of the public market and the problem of supplying 'Mrs. Watrous' with food," she writes. "I should like to relieve my mind. No doubt you have seen laudatory articles on the Des Moines Public Market and how they are slaughtering high prices. My father owns a farm about twelve miles south of Des Moines which he rents. Last summer there were some fine apples going to waste in the orchard, and our tenant thought he would sell them in the much advertised public market. He and his wife and four children worked a day, hand-picking the apples and loading them. He started for Des Moines at one o'clock in the morning so as to be there when the market opened at 6.00 A. M. He sat in the broiling sun, dickering out apples a peck at a time. Every woman who came to buy took all the time she wanted to pick out her apples and beat him down in the price. When the market closed at 4:30 P. M., his load was not half sold and he had taken in but $2.30, small change. Not even a day's wages for himself and team, besides his night travel and the work of his wife and children! The Commission Houses would not bother with half a load of apples. He was utterly disgusted. He drove out of the city, backed his wagon down a ditch by the roadside, dumped his apples into it and drove home. You may be sure that neither he nor his neighbors will ever take anything to the market again. Whatever the

citizens of Des Moines may think, the wide awake Iowa farmer,—the kind who plows with a six-horse team or a gas engine,—has not time to bother with it."

If the time the farmer takes to sell his stuff, and the time the buyer takes to select and dicker for the goods, is of no value, then a public market may be a community economy. But in a developed society in which labor is specialized, the time of a trained truck gardener or agriculturist is too precious to be taken from his job, and the time of the amateur buyer might be better spent at his profession or trade. With our growing specialization of labor, time has become too precious for such primitive traffic.

When people deplore the passing of this form of public market, they act as though it had gone through somebody's fault. But nobody can forcibly amputate an industrial institution from society as though it were an arm or a leg; such institutions disappear, like our ancestral gill-slits and swimming-bladders, because they have become useless. Nobody went out and feloniously slaughtered the unprotected public market; civilization simply stole away and left it to starve, as is the inhuman habit of advancement generally.

Of course we do still have a kind of public market even in some of our great cities, like Baltimore and Washington and New York, but they are not haunts of the producer by any means; they shelter the middleman just as truly as the great wholesale

grocery does, and yet, even so, they are sometimes an economy—in money.

"We save a good deal of money by buying our meats, fish, eggs, butter, and vegetables in Washington Market" (a public market in lower Manhattan), writes a Brooklyn gentleman. "We there get the benefit of cash purchases, but, as they do not deliver, we are obliged to carry our purchases home ourselves. I generally meet my wife after office hours for this purpose. How much we save was shown the other day when we had unexpected company to dinner. I was sent to the nearest butcher for eight lamb chops. They cost eighty-three cents. We could have bought them for half that in Washington Market."

This Brooklyn gentleman and his wife must spend at least twenty cents carfare each time they go to Washington Market, probably twice that, unless they are good walkers; they must spend an hour apiece, at a minimum, and they must carry their stuff home. All these are part of the cost of their purchases. They have eliminated the cost of delivery boys, and telephones, by becoming delivery boys themselves. If the time of the delivery boy is more valuable than their own, then they are buying economically.

Baltimore is trying to get rid of its public market, and Washington ought to, because they are unsanitary. The horses that bring in the produce to be sold and wait in the neighborhood to haul the profits home provide meanwhile the best breeding-ground for the "typhoid fly," which crawls

delightedly over the food exposed for our buying; waste accumulates, and perfect cleaning is difficult. It is significant that the typhoid prevalence and death rates of Baltimore and Washington have been and are exceptionally high, and that the recent investigations of the United States Hygienic Laboratory into the Origin and Prevalence of Typhoid Fever in the District of Columbia trace the source of typhoid not primarily to the water supply, but to food stuffs,—milk, green vegetables and shell fish,—that are exposed to contamination through excessive human contact and excessive exposure to the typhoid fly.

Mr. Paul C. Wilson of the New York Bureau of Municipal Research has made a special investigation of the public markets of New York City. He says that five of them were abolished in 1903 by a resolution of the Board of Aldermen because the Health Department reported their condition as unsanitary, the Borough President reported that they needed large expenditures for repairs, and the Comptroller reported that they were being run at a considerable deficit. Of the six that remain he says:

"The great bulk of the business in these public markets is wholesale in character, therefore they afford only slight convenience or economic advantage to the consumer. While two of the six appeal to patrons who are not compelled to practice economy, the other four are devoted practically exclusively to wholesale trade in so far as they sell food stuffs at all. The consumer is prevented or

discouraged from purchasing. A large number of stalls are rented by the large packing interests for the preparation and distribution of meat to retail butchers. Last summer the so-called poultry trust rented five stalls in West Washington Market which it actually did not use for business purposes other than to prevent the use of that space by its competitors. The stalls were rented from the city, paid for by the poultry trust and left locked, vacant and unused."

These public markets, like our public utilities generally,—gas, oil, electricity, transportation,—have been used not to the advantage of the consumer, but by the large business organizations against the consumer and for their own extortionate profit. The net annual average deficit in the city treasury for these markets in the ten years preceding 1910 was $92,569.09.

In considering the question whether markets could be established in New York where the farmers and consumers would really deal directly with each other, Mr. Wilson says:

'It seems doubtful whether the farmer would willingly lose the additional time required in making sales to the consumer when he can sell his entire daily produce to a wholesaler. Likewise it is doubtful whether large numbers of the consumers in New York City would frequent such markets at the expense of personal inconvenience and loss of time."

In view of this expert opinion, it is evident that even if we did buy cheaply at the public market,

it would be at the cost of cleanliness and convenience, the things for which we pay the private dealer; that we do not get rid, either of the middleman or the controlling trusts, but only of the delivery boy; and that we are individually profiting by a big deficit in the city treasury.

To have the cities maintain public markets in order to bring the middlemen together for the sake of substituting our time and labor and that of the farmer for that of the delivery boy is a doubtful social economy. Rather we want the grocer and butcher in our block, so that the man of the house can leave the order on his way to work, or so that the tradesman can still further save our time by sending his boy for orders. Therefore, small stores multiply, even though we pay an excessive price for their convenience. We pay the small grocer excessively for the excessive risk he takes, for his ignorance of the best methods of handling (because he is not always an expert), and for the cost of his competition with the next grocer up the street.

Let us show how great this excess is by comparing what *Mrs. North, of Ontario, spends to feed her family, with what Mr. Calvert, of Pittsburg, pays to feed his. Both Mr. North and Mr. Calvert are professional men. Their families do not differ materially in their ideals of comfort or pleasure or clothes. Both use vacuum cleaners and electric irons, both have dispensed with a resident maid and depend on outside help, and

*See page 125.

yet, in spite of these similarities, one family spends $900 a year for food and the other $240. This is at the rate of nearly seventy-five cents a day for an adult man in one case, and less than twenty-six cents in the other. Mrs. North raises part of her food and buys the rest at the public market, without paying big or little middleman's profits for most of it.

"Anything free in Pittsburg?" writes Mr. Calvert. "No. It takes hard cash in every case to get what we want. Nine hundred dollars seems a lot for food, but wife is saving. Nothing is wasted. We procure the best the market affords, but do not entertain much, and are as plain in our eating as in our dress."

Now, Mr. Calvert would find it neither possible nor profitable to follow Mrs. North's example. Even if he could buy direct from the producer—which he can't—it would cost more inconvenience, time, and labor than he could afford to pay. How many million years a day would be wasted if we all went to market and brought home our purchases!

Next to buying direct from the producer, the favorite road to economy seems to be to buy everything at wholesale—nothing in small quantities. A good many people advocate this course. They say:

"Flour should be bought by the barrel and kept in a warm, dry place" (or a cool, dry place—opinions differ).

"Buy your soap by the box and stand the bars on the shelf to harden."

"Buy your winter supply of potatoes in the fall and store them in a cool, dark cellar."

"I find it economical to buy coffee in twenty-four-pound boxes; keep it dry and warm, and grind it as needed."

"By buying the muslin for underwear by the piece, I save many yards in the bolt."

"Several barrels of apples should be bought in the late summer and kept in the fruit cellar till wanted."

"Keep your carrots, turnips, and other winter vegetables under a light layer of earth in the cellar." (In New York earth even for flowers costs fifty cents a bucket, and cellars are rented by the square foot for sleeping purposes.)

"Store your old pieces of carpet in the attic. When you have a quantity on hand, they may be woven into presentable rag rugs."

"I have found that I save money by putting down several cases of eggs in water glass for winter use. By buying them last summer we have had eggs all winter at twenty-three cents a dozen, while other people have been paying twice that much."

A cellar, an attic, cool fruit closets, warm storerooms, barrels of apples and of flour, of sugar and potatoes, shelves full of breakfast food and soap and sheeting, boxes of coffee, crates of fruit, cases of eggs, gallons of oil—in a modern flat where would the *people* stay?

What this limitation of space means to the city buyer we know from experience. We lived for a

year on the fourth floor of a tenement in the crowded East Side of New York. Our only source of heat was a coal stove. We had to choose between the laundry tub and the bathtub for a coal-bin. Necessarily we had to buy it by the sack, which, elevated to our flat by foot power, cost us eighteen dollars a ton for the same quality that the dealers were selling at six dollars and seventy-five cents. We had the wide choice between paying this price and going without heat. Of course part of the trouble was that a flat with no storeroom was allowed to be built. We were up against the city building laws, and there was *no* way of efficiently buying coal in that place without changing them.

But of course not everybody lives in flats. Lack of space ought not to prevent the thousands of middle-class housewives, especially in the suburbs or country, from buying at wholesale. *It* doesn't —they have other dragons to fight. A Stamford, Connecticut, woman, very anxious to make her housekeeping a smooth-running machine, said to us:

"I've tried out this buying in quantity idea. I estimated how much breakfast food and flour and sugar and canned goods and dried fruits and winter vegetables we would need, mentally fitted them into our cellar and storeroom, took a day to go to New York and order them from a wholesale place. They came, and of course we had to pay the freight charges to Stamford, which were high. As they couldn't walk up from the depot them-

selves, we had to pay express charges, which were higher yet. But even after I had spent a day getting them stored safely away, I figured out that I had saved a good sum of money on the deal. But who shall guarantee the staying power of a beet! Things spoiled if I kept the cellar too warm, and froze if I let it get cold—you know we have real weather in Stamford! Mice appeared in the house, and the paper wrappers around cereals were just appetizers to them, and what the mice didn't spoil the mildew did. A musty taste came into the flour, and something happened to the sugar. Only the things in cans kept. By spring I had thrown away so much that what we had actually eaten had cost far more than as if we had bought it in the highest market."

"Perhaps you didn't take proper care of the things?" we suggested.

"Obviously!" she answered, with a magnificent scorn born of money loss.

We talked with a man who once lived in a big country house with ample cellars and attics.

"You used to buy your vegetables and fruits in large quantities. Did it pay?"

"Well," he said, doubtfully, "it paid, because there wasn't anything else to do. The markets were some distance away, and not very good at that. But we had to go through the cellar occasionally and pick out the things that were rotting. There were a good many of them, and we seemed to be always eating specked apples to save them."

When you buy from the retail grocer, you don't

have to take specked apples, nor moldy cereal, nor damaged flour. You can demand and get supplies in good condition. The labor of storing things properly and the risk of deterioration are upon him. You pay him for this in profits instead of standing the risk yourself. And from the standpoint of the community, isn't it a saving of work to let him as an expert (which he should be, though he often isn't) do well what you as an ill-equipped amateur would probably do badly? From the facts, not the theories, which we have come at, it appears that wholesale buying by the individual home is not an economy where it can be avoided; that it is easier to let the grocery be our storeroom once removed; the butcher shop, the refrigerator of a neighborhood; the department store, our well-ordered cellar and attic combined. From every standpoint but that of money saving, it is the efficient thing to do, and most of us are doing it. Convenience calls so loudly! But in the matter of convenience, just as in the matter of quality, we run head-on into the matter of price. The best and most convenient things cost more than we can afford. How is the efficient buyer going to climb the money wall?

We sent out a little Noah's dove of a questionnaire, and it brought back (besides accounts of wholesale buying) the meat boycott, the salesman's suggestion of something just as good as the genuine, the simple old-fashioned device of going without, and some experiments in coöperation. Why do we think of coöperation as something we

are not already practicing? Why do we seem to regard it as the social equivalent of a bomb? The only difference between a coöperative buying plant and an ordinary store is that in one case some man or company says:

"Go to; let me establish the Great A. B. C. Emporium. I will furnish the neighborhood with supplies and repay myself with profits."

And in the other case the neighborhood says:

"Go to; let *us* establish the Great A. B. C. Emporium. We will furnish ourselves with supplies and pay a man wages to run it for us."

From almost every State come accounts of these coöperative buying clubs. Now they deal in farm implements, now in eggs, now in dry goods and general merchandise. The little towns of Michigan and Minnesota and Kansas and Oregon are leaving provincial New York City behind.

"As to coöperation," writes a Minnesota woman, "the farmers in the State frequently form corporations under the State laws to own stores. It takes from four to five years to make these enterprises pay, but most of them do pay eventually, and the middleman's profit is cut out. I know of two coöperative stores. The farmers who own them aim to keep everything needed on a farm, not dealing in the finer kinds of dry goods, shoes, etc. They are general or department stores, and are well patronized not only by the stockholders who own them, but by their friends and neighbors."

The English coöperatives pay, and the Belgian,

and so do many more, and for the simple reason that the middleman is made a household steward, once removed, and put on wages. He manages the coöperative at a fixed rate, which is sometimes less than the profits he was getting, sometimes more, but in either case he has the advantage of certainty.

Is the coöperative buying club, then, the solution of efficient marketing? In Panama they have worked out a step beyond it.

In 1894 the high officials of the Panama Railroad organized a coöperative buying club, because the Panama merchants not only charged exorbitant prices, but did not carry such things as were wanted. There were twenty families in the original undertaking. It succeeded, and was bought by the United States Government ten years later with the Panama Railroad and put under the Commissary Department. The annual report of the Canal Commission for 1907 says:

"Supplies are furnished to the hotels, messes, kitchens, and employes by the Commissary Department, which has developed into a modern department store."

The report for the next year says:

"Through thirteen branch stores along the line of work the Commissary supplies ice, meats, bread, pies, cakes, ice-cream, and groceries of all kinds, as well as laundry service."

Mr. Albert Edwards, who has recently lived in Panama, writes:

"In one respect the Commissary is not like a

department store. It does not sell shoddy cloth nor adulterated food."

No need in Panama for every woman to be her own expert!

"This does not sound like good business," he continues. "Nevertheless, the price of beefsteaks has gone steadily down—and other things in proportion—just at the time when the cost of living has been aëroplaning most dizzily in the States."

In 1910 the "Canal Record" said:

"In the United States at present the average price of live cattle is higher than at any time since 1882, and the average price of hogs is higher than at any time since the Civil War. The reduction of the price of meat in the face of these high prices in the States is possible because of economies that have been effected in running the Commissary system. The reduction in the price of meat has been gradual but constant during the past year. On January 17, 1909, porterhouse steak cost twenty-nine cents a pound at the Commissary; on February first the price was reduced to twenty-seven cents; on May 30, it was selling at twenty-five cents a pound, but as soon as the new meat contract went into effect the price was reduced to twenty-two cents, and it remained at twenty-two cents till February 1, 1910, when it was reduced to twenty-one cents."

"Despite the hoary tradition of our political economy," says Mr. Edwards, "hardly a month passes when the 'Canal Record' does not note some new economy which has been developed—

some new nail driven into the coffin of middlemen's profits."

This is probably the only instance where a cooperative marketing association is being run by the American Government. Some of the army officers are organizing such an association in New York State, but only as members of any other profession might do it. The significant thing is that the government-operated market of Panama is giving the whole community a combination of quality, convenience, and cheapness that so far we have been unable to get in any other way. And the people of the United States are doing this because they have recognized that this great social enterprise, the Panama Canal, cannot be carried through unless the *best* is brought within the reach of every worker—the *best*, as Mrs. Watrous insists, is his right and our advantage.

The function of the home marketer is a much bigger one than just to go out and buy things. It isn't to get something better than somebody else because you know quality, to get something cheaper than somebody else because you have a pull, to buy a poorer quality than somebody else because you can make it do.

What is it, then?

Obviously, to get the best thing because nothing else will do, and to get it for the least outlay of brains and muscle and money, and to get it not only for yourself but for all the community. Not to go without, not to substitute inferior quality for good, not to step back into individual produc-

tion or in any way substitute the work of the hand for the work of the brain and dollar; but through the most convenient channels to get the things we need, in order that we may give to society the best possible output in manhood and womanhood from *all* our homes.

CHAPTER VIII

A Housekeeper's Defense of the Trusts

ON the 15th of May, 1911, Ellis Howe, our next door neighbor, came swinging down the road from the station with a smile that looked as if the company had doubled his salary.

"Well, it's out, and they've soaked 'em!" he shouted to his wife as soon as he got within ear-shot of the veranda.

"Out? What's out?" she called back pleasantly.

"Why, the oil decision, of course; the government won, the trust is dissolved, we'll get our chance yet!"

Ellis Howe was much excited. We knew that there was an old feud between his family and the oil trust which had got away with his father's wells some twenty years before, and now as his voice boomed across the lawn that separated our houses, we realized that this oil decision was a personal matter with him. The Supreme Court had smitten Ellis Howe's enemy hip and thigh, and might deliver his father's oil wells into his hand.

"Isn't it great!" he cried, holding up the big black headlines for his wife to see.

But Mrs. Howe met her husband's enthusiasm calmly. We knew that her father had been a

dashing speculator and had made and lost a dozen fortunes. She was used to big expectations and small returns, and didn't think them a fair exchange for a steady salary when there was a young family to consider. Also, she had ideas of her own.

"What do you think this decision will do?" she asked rather vaguely.

"Do?" he repeated with surprise. "Do? Why, it'll do a whole lot! It isn't the oil trust only; it's the meat trust, and the wool trust, and the steel trust, and the lumber and sugar trusts, and the whole leechy lot of them! They'll all be busted! Trade'll be free again, we'll have competition, and prices will get down where they belong. It ought to cut the cost of living in half. Do? It'll do everything!"

About a month later we ran into the Howes' for an after-dinner cup of coffee. Things had been moving fast in the world. The Sherman law, people said, was making good. Another Supreme Court decision had been handed down, the steel and sugar trusts had been under the probe of a Congressional committee, and Judge Gary had startled business with his famous suggestion for the government regulation of industrial monopolies. Ellis Howe was sitting under an electric lamp, reading the Tobacco Decision as though it were a new novel.

"This," said he, slapping the document approvingly, "is the greatest thing since the Emancipation Proclamation! It means the liberation of

the entire community from economic slavery. It means the return of prosperity. It means—"

But Mrs. Howe, who had paused at her desk where our practiced and shrinking eyes discerned a pile of household bills, checked what promised to be a splendid flight of his oratorical aëroplane.

"Ellis," she said, "I wish you could manage to have a date fixed when we might expect the promised benefits of restored competition to flood in upon us. I have failed to observe any of them in active operation."

Howe looked at his wife as one floundering after an unexpected descent.

"My dear, you don't seem to understand," he said patronizingly. "The courts—"

"I understand *these!*" She flourished aloft a handful of bills. "There's no drop in the price of provisions visible to the naked eye. Kerosene flows tranquilly on at thirteen cents a gallon, the grocer's bill, the butcher's bill, and the dry-goods bill grow like Jack's bean stalk, and the milk has got elephantiasis, though I understand that the milk trust was 'busted' fifteen years ago. Besides," she added somewhat irrelevantly, "haven't I heard you say, time and time again, that the big modern business combinations *could* give us better and cheaper things than the small dealers? I certainly get better dress goods at the big stores than at Miss Wade's Notion Bazaar. If it's the trusts that do this, why bust them?"

Howe looked at his wife in despair.

"My dear," he said, "you're a wonder! Where

would the small business man come in if all the business worth doing were monopolized. Can't you see that it's a plain business proposition?"

"Business proposition! Well, what is business for, then?" came the feminine question. "Is it just to keep the world occupied doing and undoing things as I used to keep Clara quiet stringing beads? Or is it to get the world's larder into shape so that the children of men may have food and clothing and shelter in the easiest and most scientific way? I don't really see that it's to the advantage of any one but the small business man himself to keep him going. Why even the New York *Times* lifts its cherubic voice to heaven one day in praise of the 'trust-busting' decisions that have 'brought back competition' and saved the country, and the next day informs us that we needn't expect any reduction in prices. Now can you tell me what good it does to 'bust trusts' if we've got to spend as much to live afterward as we did before?"

We found ourselves laughing.

"Do you mean, Mrs. Howe," one of us asked, "that we have these 'trust-busting' campaigns to distract people just as the Romans used to have gladiatorial contests to take people's minds off the high price of bread?"

"Exactly! And we can't afford such expensive amusements as that. What's the use of having these two telephone bills, for instance?" shaking them wrathfully. "It's a lot of bother to find out which line anybody's on, and an extra check to

write! Oh, I'm not for having these combinations broken up—not at *all!* Why, when the street car lines in New York were all in one company, I could transfer almost anywhere and ride all over the city for five cents, but now that they've got separated into their original companies again, I have to pay several fares instead of one. You men may fight the trusts as though you thought they were original sin, but I find it very inconvenient and expensive to have them busted. If it's only a question of their making too much money, why not keep them working and pay them less?"

"Now listen to that!" laughed Ellis Howe. "You talk as if the trusts were your washwoman and you could put them on wages. Do you think they'd stand for it?"

"The New York Gas Company had to," replied his wife. "I know about that fight, because I was doing settlement work down on the East Side when it was on."

And she told how the gas combine had actually charged more than the traffic would bear; how in spite of the new meters, where they could buy gas by dropping a quarter in the slot, instead of making a five dollar deposit, the people who had to use gas for fuel because their flats were too small to have storage room for coal, simply got to the point where they neither could nor would pay a dollar a thousand feet for gas.

"They made *eighty-cent gas* a political slogan," said she. "I used to lean out of my window on Rivington Street, and listen night after night to

men speaking from soap boxes on the corner. Whenever they said 'eighty-cent gas,' the crowd cheered. There may have been other political issues in other parts of the city—I don't know. But down there in the Ghetto nobody seemed to care who the various candidates were, or what they promised; all they wanted was eighty-cent gas, and they *would* have it."

Everybody knows now how the people got what they wanted. They put through a law fixing the price at eighty cents, and the Consolidated Gas Company, which was a legalized combination of six smaller companies, immediately began to fight. They claimed that they could not manufacture and sell gas at eighty cents, and that a law requiring them to do so was confiscatory, and therefore unconstitutional. The case turned on the point of just what part of their capitalization was water and what was legitimate investment. In the process of squeezing out the water, the Supreme Court disposed of eight million dollars' worth of *good-will* and twelve million dollars' worth of franchise. Yet after leaving in gift franchises as worth $7,781,000—because in 1884, when the consolidation was made, watered stock was legally issued to that amount and the holders of this stock were entitled to legal protection—the United States Supreme Court found that eighty-cent gas would yield just about a six per cent return and that under the circumstances six per cent was not confiscatory.

"The really important thing about that deci-

sion," one of us ventured, "isn't the fact that the people got eighty-cent gas, nor even the precedent of judicially squeezing the water out of over-capitalized corporations, but the thing on which the court didn't lay any particular stress—the establishment of the right of the people to limit the profits of public service corporations to so modest a rate as six per cent."

"Just what I said," cried Mrs. Howe triumphantly. "Pay the monopolies, put them on a basis of six per cent, or four! The New York people didn't try to 'bust' the gas company into its original companies, they didn't want a lot of little firms to furnish gas, any more than I want a lot of little stoves instead of one big furnace to heat my house. They simply reduced the wages of their servant, the gas monopoly. I say let's keep the trusts; treat them as literal servants of the people. Don't just regulate them; put them on a Maximum Wage! And if that won't work, let's own them."

The more we reflected upon the matter, the more Mrs. Howe's housekeeper's view of the problem appealed to us. "What is business for anyway," we found ourselves asking, "except to feed and clothe and house the human race? How shall the real worth of industry be judged except as it aids or hinders human conservation? What other standard of value can there be than human life?"

To take a concrete example: What is the human significance of nine-cent-a-quart milk in New York City and the hundred and twenty per cent dividend

recently earned by a member of the milk combine? Of course, theoretically, the milk combine is "busted," and the troubles of the city are due to the greed of the farmer and the eccentricities of the cow. *Theoretically!*

For in November, 1909, the milk dealers of New York, obeying some mysterious common impulse, raised the price of milk from eight to nine cents a quart. New York uses two million quarts a day, so that the one cent increase footed up to about twenty thousand dollars a day for the dealers. This happened just after the autumn rains with plenty of grass in the pastures; but when the people raised a howl, the dealers put all the blame on the cow. They said that they had been compelled to raise the price because there was a shortage in the supply. The State's Attorney-General decided to have a look-in on this alleged queer conduct of our bovine working class. So he appointed Mr. John B. Coleman, as his special deputy, to call witnesses and to take testimony.

As the investigation opened, the dealers withdrew their little joke about the cows, and shifted the blame to the farmers. They said that they had been compelled to raise the price because the *farmers* had caught the American habit of extravagance and were asking unreasonable prices for their milk.

Later they shifted the blame again, this time to the consumer. They said that the people were demanding such high class service, and the cost of handling had consequently so increased, that

there was nothing in it for them at eight cents a quart. They had been philanthropists long enough and now they simply had to increase the price or go out of business.

Familiar story! We've heard it each time we've had to go deeper into our pockets for oil, or meat, or woolen socks, or any of the other things we absolutely need to keep alive.

Now check off the facts.

Expert evidence showed that the average price paid by the dealers to the farmers during the year immediately preceding the raise in price was actually a little under the price they had paid the year before, and that for two years the farmers had been getting on an average from three and a third to three and a half cents a quart for their milk, whereas it had actually cost them from three and a fifth to four cents to produce it. The farmers had kept on selling to the milk combine, because they had no other market.

And the luxurious consumers? An examination of the dealers' books by a certified public accountant showed that one company, whose total capital stock in 1909 was twenty-five million dollars, of which over fifteen millions had been issued against trade-marks, patents, and good-will (pure water the experts declared)—showed total net profits for the year of $2,617,029.40 representing an earning of nearly twenty-eight per cent on the total invested capital, water excluded. Another of the dealers, who said he would have to go out of business if the price continued at eight cents,

had his company capitalized at five hundred thousand dollars, of which two hundred thousand dollars had been issued for tangible assets, three hundred thousand dollars representing water. This company showed net earnings for the *eight* months immediately preceding the raise to nine cents of $257,923.47, which was over one hundred and twenty per cent in eight months on the original investment.

When these facts came out in the newspapers, the dealers put the price back to eight cents, joyously proclaiming with one accord that, though the month was February, the cows of New York and vicinity had got back on their jobs and were running a flush of milk. But as soon as the public excitement died down and the investigation was over, in *July*, when there is usually an abundance of milk, the combine brought out the old joke about a shortage and raised the price to nine cents again, where it has remained ever since.

A word of history. The New York milk combination was organized in 1882. It was "busted" under the New York anti-monopoly law in the year 1895, after four years of costly litigation. Like the Standard Oil and American Tobacco Companies, it reorganized so as to be in harmony with the law. Says Deputy Coleman in his report to the Attorney-General: "It is well-nigh impossible for any law against combinations, no matter how stringent, to reach the 'gentlemen's agreement.' It is practically impossible for a prosecuting officer to prove such an agreement. The

evidence taken in this investigation shows that the consumer (like the farmer) *is at the mercy of the dealers; he must buy milk at their price or go without.*" And what is true of milk is true of most other commodities,—of oil and meat, cotton and lumber and express service, to mention only a few,—as any one may learn by consulting the reports of the United States Bureau of Corporations or the findings of the Interstate Commerce Commission.

Now for the human significance of this situation. That year more than sixteen thousand children less than one year of age died in New York City, at least one-half of them from *preventable* causes. Experts showed that one of the chief causes of this terrible waste of human life was the economic inability of the mothers to get enough pure milk to feed themselves and their babies properly. Surely where a combination exists that can dictate terms to the producer and the consumer, and for the sake of unreasonable profits becomes a party to the sacrifice of eight thousand lives a year, the public has an interest in that combination. Said Judge Waite of the United States Supreme Court: "Property does become clothed with a public interest when used in a manner to make it of public consequence, and affect the community at large. When one devotes his property to a use in which the public has an interest, he grants to the public an interest in that use, and must submit to be controlled by the public for the common good." The milk combine is just as much a monoply as though it were legalized by statute, and just as

much a public service corporation as though it held a franchise to pipe milk through the streets.

Suppose, now, that the people as a first step toward the control of the milk monopoly should push the price back to eight cents a quart, what possible amount of human conservation would the saved twenty thousand dollars a day represent? Twenty thousand a day is seven million three hundred thousand dollars a year. The New York Milk Committee has carried on experiments that indicate that by the expenditure of only three hundred thousand dollars a year for doctors, nurses and pure milk, practically all of the eight thousand babies that now die preventable deaths might be saved. But suppose this done; there remain seven million dollars a year to be applied to human conservation. This at the same per-capita rate required to save the New York babies would go far to save all of the one hundred and thirty-seven thousand five hundred babies that now die every year from preventable economic and social causes in the country,—a terrible commentary upon the inefficiency of our American homes, this needless waste of our most valuable product!

And this calculation still allows the companies their earnings of from twenty-eight to one hundred and twenty per cent on their actual investments.

The facts have never been brought together that would enable us to establish so intimate a connection between the waste of human life and the steel monopoly, the sugar monopoly, or even the meat monopoly that has been revealed between

the milk monopolies, in the various cities, and the infant death rate. But who that has followed the history of these monopolies, both in their relation to the consumer and to the wage-workers on farm or in factory can doubt that there is such a connection between their arbitrary control of the fundamental necessaries in the interest of unreasonable profits and the statement of the National Conservation Commission that one-half of the three million persons who are always on the sick list in the United States are needlessly sick and that the preventable deaths each year in this country foot up to the astonishing total of six hundred and thirty thousand?

This is the greatest fact before the nation today —the enormous waste of human life that results from tyrannical private monopoly. For the first time in the history of the world science has given us the certainty of plenty; the development of business organization on a vast scale has enormously cheapened the *necessary* cost of production and distribution. Famine and the fear of famine have disappeared. Yet while the coal yards are always filled with coal, the price we have to pay for coal is outrageous. The cold-storage houses are packed with meat to their doors, and scientific cattlemen keep a steady tramp of square-rumped cattle rattling up the runways of the Chicago abattoirs; but the price of meat soars beyond all reason. Last autumn a school boy in Georgia raised more than two hundred bushels of corn on an acre where it used to be said that no corn would

grow; but the price of a package of breakfast food remains ever the same, while the size of the package diminishes. The certainty of plenty, steadiness of supply, the mastery of the technique of distribution so that as a race we need never again fear starvation—these are the great gifts that have come to us from the evolution of competition into monopoly. And yet one is inclined to repeat Mrs. Howe's question: "What is business for when six hundred and thirty thousand lives are wasted every year?"

And when one stops to think of it, is there anything so very wild or impracticable in her suggestion of a maximum wage for corporations? We have some mighty good experience to back it.

While New York was howling for eighty-cent gas, Boston adopted its "sliding scale," fixing the dividend its gas monopoly might pay. The people up there said to their trust: "We'll agree to make ninety cents the standard price of gas, and seven per cent the standard rate you may pay on your legitimate investment. But, to encourage you to do your level best, we'll allow you an increase of one per cent on your dividends for every five cents reduction in the price." In less than two years they had eighty-cent gas and a good deal more. Louis Brandeis, who had a hand in drafting the law, says that the officers and employes of the company now devote themselves strictly to the business of making and distributing gas, instead of playing the market with their securities and working the pork barrel at the State House to

get special privileges from the legislature. With the question of price settled, and dividends measured by service, the trust is keeping out of political scandals.

And in Cleveland they've gone Boston one better. They have a sort of sliding scale there, too, but the slide is all on the side of the people. They've arranged a scale of street car fares running from four cents cash fare, seven tickets for twenty-five cents, and one cent for a transfer, down to a straight two-cent fare. Then they have limited the earning power of the company to a flat six per cent on authorized issues of stock. Whenever the company accumulates a surplus above five hundred thousand dollars by the amount of two hundred thousand dollars, the rate of fare drops automatically one notch in the scale. They are down to a three-cent fare in Cleveland now.

We dropped these facts into the discussion.

"Of course," Mr. Howe came back at us, "the people have a right to establish a maximum wage, as you call it, for such corporations, because they operate on franchises that give them the right to use public property. Of course you've a right to limit their wages, or settle their rates, or make them all wear pink hair-ribbons or fleece-lined galoshes or anything the courts will allow to be reasonable. But have you given any franchise to the oil trust, or the sugar trust, or the tin-plate trust, or the rubber trust, or the beef trust, or the bread trust? Of course *not!* They're not public service corporations; they're private business, and

you have no more right to say what profits they shall make under the Constitution than you have to tell me how I shall brush my hair. Such interference would destroy initiative. That's the great difference between strictly private business and public service."

Ellis Howe went up in a pinwheel splutter about competition. It was evident that he didn't really expect to rival the busted Standard Oil Company even if he did miraculously recover his ancestral wells; but he somehow seemed to have a superstitious feeling that anything that struck at the roots of free competition struck at the roots of the national life.

Mrs. Howe, on the other hand, was not interested in judicial precedent, economic tradition, or legislative theory. She wanted her house run well, and her family well fed and clothed, and if the organization of Big Business could serve her better than competition, she had no theoretic or sentimental scruples against it.

At the same time, she was equally free from theoretic scruples about the sacredness of private ownership in Business, Big or Little. She was one of those quiet, keen-witted women who have their mental eyes perpetually open, so that one is always being surprised by the things they have seen and know. She was familiar with the Wisconsin plan of physical valuation and the limitation of profits under state commission control; she had studied the Socialist arguments for public ownership and the abolition of profits; she was even

familiar with the theories of the French and Italian Syndicalists who hold that it would be socially advantageous to intrust the industries to the workers who operate them. Indeed, she startled us by quoting a French authority to prove that the late strike of the French postal clerks had been mainly a strike for efficiency directed against the red tape and amateurish bungling of their untrained political superiors. But she had looked into all these matters purely because she had the intelligence to see their bearing upon the everyday problems of feeding and clothing and educating her family.

"You know, Ellis," she said reflectively, "your pugnacious talk about competition and 'busting' the trusts makes me realize what a crime of omission we women have been guilty of ever since the spinning-wheel slipped away and left us sitting here in semi-idleness. Trusts, and common carriers and public utilities,—what are they all but our old household arts grown large? By them our children are clothed and fed, and if our children suffer, it is because we housewives are not attending to our jobs. The great trouble to day is that we have too much masculine pugnacity in business and too little of it in the home, too much femininity in the home and too little of the women's point of view in business. We've got to strike a new balance,—put business efficiency into the home and socialize business by charging it with the spirit of equal justice that women have learned in dealing with their children.



"I doubt whether you will hasten justice or promote the common good by merely 'busting' the trusts. We need a far more scientific readjustment than that,—and it is largely up to us women to get it."

CHAPTER IX

How Shall We Learn to Keep House?

DO you think people should be taught to keep house? And if so, who and how and where?"

The young Chicago stock-broker looked up from his breakfast cereal in mild surprise.

"All women, of course, by their mothers in the kitchen," he said.

It was an inherited answer. He made it just as automatically as he digested his food—and just as inevitably. It was the companion piece to the idea that all men should be taught a trade by their fathers in the shop—only it had survived its twin by two generations. The stock-broker had still in his mind the old apprentice system of women's industry, modified by the masculine misapprehension that housekeeping takes place in the kitchen.

In reality there seem to be four ways to learn the business of housekeeping; at home from "mother," at school from "teacher," at college from "professor," and after marriage through university work, extension classes, correspondence schools, and the work offered by the government through the Agricultural Department.

No, there is another way! One built on Original Research and Divine Inspiration! This composite method is based on the theory that housekeeping

is in the class with aëronautics, a new science in which the worker has no accumulated information to draw on, and that women, just by virtue of being women, will know it any way.

"I don't believe," said one of these original investigators of the science of housekeeping, "that there is any way to learn to keep house but just by doing the work. Everybody is so different, they've got to learn it their own way."

And then she excused herself long enough to telephone to the plumber because the kitchen sink was stopped up with grease and she had never "originally researched" out the effect of boiling water and lye on a grease-stopped pipe. Of course, she might get to that in time, but why should she go through the whole of the race history for herself to do it?

Even the moderate use of the needle that all housekeepers need to know is no instinctive or inherited feminine function.

A Hull House club was preparing to give a Shakespearean play. From motives of economy they planned to make the costumes themselves, but when the members had all assembled with shears and needles and thread it developed that not one of the girls could so much as baste two straight edges together. Some of the boys could sew; they were working in the garment trades; but the girls were bookkeepers and clerks, and able to do the work for which they had been trained. They were part of the industrial organization, not housekeepers. Undoubtedly when they married

they would be no more inspired by cook-stove and broom than they were now by needle and thread. Obviously, that sort of ignorance does not dispose women to marriage, solve the servant problem, reduce the cost of living, or increase the birth-rate. In every other line of work, from wireless telegraphy to spelling, we have turned our backs on intuition and placed our faith in ordered knowledge, scientifically imparted. And even in housekeeping, the Original Research–Divine Inspiration school is falling into innocuous desuetude.

The apprentice system, however, in which "mother" teaches "daughter," survives in every part of the country and in every class of society. It is sanctioned by precedent and tradition, but it is no longer in good working order. This is partly because "mother" is not always a good teacher. She neither knows her subject in the best or most modern way, nor has she the pedagogical ability to teach what she does know.

A woman from Wigham, Minnesota, writes how she trained her second daughter by this old apprentice system. Her schedule of work includes turning the feather beds, hemming sheets and pillow cases, putting up mincemeat, and various other traditional diversions. Incidentally she remarks with sorrow that her son died of typhoid and her eldest daughter went to work in a Minneapolis store. We asked about the drainage system of her town, trying to account for the typhoid, but she didn't know anything about it; and when we asked what her daughter could have found to do

if she had staid in Wigham, she said that her husband was perfectly able to support his family and that she believed in girls staying at home. A mother whose mental equipment was coeval with her feather beds! Isn't it almost inevitable that if "mother" learned the methods of her own youth, they, and the equipment on which they depend, must be antiquated and out of date? That "mother" sticks to the methods of mother,—not to say grandmother—and will tend to perpetuate ways and customs merely because she is used to them? Moreover she labors under the disadvantage of doing her teaching without ordered lessons or systematic research.

We have just been talking with the married daughter of an able housekeeper who prides herself on the "practical" training she gives her children.

"You see I don't know how to keep house very well," said the bride. "At home mother always did the hard parts. She couldn't bear to see us spoil things."

But even this apprentice system can be modified into something modern and useful. In Savoy, a tiny town in central Illinois, there is a rural school which is fortunate enough to have Mrs. Nora B. Dunlap, President of the Department of Household Science of the Farmers' Institute, on its Board of Directors. Mrs. Dunlap has succeeded in putting the apprentice system under the direction of the school. For housekeeping work done at home she has introduced weekly record cards

which include cleaning the rooms, making the beds, setting the table, washing the dishes, laundry work, sewing, mending, darning and other things a child might do at home. The instruction in the best way to do these things is not given by mother in the home, but by the trained teacher in the school, who follows her students into the home. The actual work is done at home, and school credit is given for it when the weekly record is signed by the parents. This is a new way of recognizing the educational value of housework, and of putting the apprentice system into the hands of the school teacher. Theoretically it should conserve the good points of both systems.

For, after all, there is a lot to be said for the apprentice system in housekeeping.

"My brother's wife," said a lady from Boskydale, Wisconsin, "well, she teaches her two daughters herself right in her own kitchen. They're in the university in the winter, but in the vacation one week one of them is cook and the other chambermaid, and the next week they change around. The girls don't always like it very much, I guess, but they've got to do it. And of course my brother doesn't have to hire any help when they're at home."

The work necessary to learning housekeeping has a money value, and with the apprentice system scientifically conducted, you can earn while you learn if need be. Besides it is a practical training that develops manual skill through doing real things. These home-trained girls would never

come to their mother and say as a girl did to one of the Chicago principals:

"I cooked the dinner at home last night, Miss Lane,—and do you know I had to make seven omelettes! Why, papa ate three himself!"

Her mind had not bridged the gap between the practice omelette of the school made with one egg and the omelette of domesticity made with many eggs.

Miss Mary S. Snow, head of the Domestic Science Department in the Chicago Public Schools, would like to bridge this gap by using the German system. In this system the students are taught to do their work on the basis of five people, the number in the average family; the stove they use is family size, the marketing is family marketing, the utensils are the regulation store-bought sort. A real table is set with a meal calculated to feed five people, and the service is the sort a family having no servant could command. There is just one reason why this system is not installed in the Chicago Public Schools,—it costs fifteen cents per child per day. At present the school board has only advanced to the point of spending a cent and a half per child per day for domestic science equipment.

But when we remember with what travail that Board was prevailed upon to permit the nose of the Domestic Science camel under the flap of the Public Education tent, we can hardly believe that even so much of the good beast is already inside. That camel's nose was disguised as "instruction in

cooking"; but it was trained and fed and urged forward by women with sufficient brains to see that housekeeping is a public concern, and of sufficient social and financial position to get what they wanted—the women of the Chicago Woman's Club.

"You see," said a little lady who had been a member of the first Domestic Science Committee, "we knew, or we thought we did, that children needed to know something more than reading, writing and arithmetic, more even than German, drawing and music, something that ought to be very common indeed, but wasn't—*how to keep house*." She picked up from an old inlaid table the blanket she was knitting for a recent grandson. "We started in with the cooking. We were willing (the Woman's Club, you know) to pay for everything, but we had to beg and BEG and *Beg* before the School Board would give the children a chance." She slid out one needle and began to knit the great white stitches back onto it again. "At last they gave us the use of one bare room in one school to start with. My son here designed the cooking tables, we bought the stoves and dishes, paid for the food, hired the teacher and started in to teach." She slipped a few stitches along the ivory needles in silence. "Oh, yes, we met obstacles," she went on. "Mostly from the people in Kenwood, who were a little toppy at that time, you remember. They sent word now and again that the cooking in their homes was done by servants and they didn't care to have their

daughters learn it." She pushed a little further back into the Empire chair that was part of her inheritance. "They seemed to think,—some of them,—that their social position would be endangered if their daughters knew how to cook." She laid her hands in her silken lap to gain emphasis, and her black eyes had the determination of those of her pre-Revolutionary ancestor on the canvas above. "But, in spite of them," shaking a small finger, "we have got Household Economics into practically every school in Chicago!"

And it is true that every girl in Chicago can now learn housekeeping in the public schools, and housekeeping as interpreted by Miss Snow covers a multitude of things. For is it not part of the work to know how to buy so as to get full value for a cent? Is not the canning of fruit, the hemming of table-cloths, the trimming of hats, as much a part of it as the baking of bread and the broiling of chops? That Domestic Science camel has got so far in that the girls learn how to select a flat or house with reference to the needs of any given family, they learn what is and is not adequate plumbing, something of interior decoration and furnishing, of public as well as domestic sanitation, and are even beginning to take up budget-making and the apportionment of the income.

There is a Chicago school where the normal students practice under the supervision of the regular teachers—the practical training of experts by experts. This particular school draws its pupils

from two distinct social classes. From west of State Street, on the one hand, come the daughters of Jewish, Polish and Greek immigrants and of colored people; from Englewood and Hyde Park come the daughters of the well-to-do. Below the girls' uniform cooking aprons one sometimes sees silk stockings and custom-made pumps, sometimes darned cotton stockings with dollar shoes down at the heel. These girls cooked and served a luncheon to six children of the school. The menu was:

Goldenrod Eggs on Toast.
Corn-bread Cakes.
Milk.
Cornstarch Pudding.
Sugar Cookies.

One of the two girls who were told to set the table was a little Russian Jewess. Her fingers were all thumbs and she didn't know what dishes the different things required. The other girl was a brisk little American, who corrected the other's mistakes.

"The table looks crowded to me," said the Jewish girl to the American girl.

"It looks all right to me," the American girl answered.

"No wonder she thinks there is too much on the table," the teacher whispered. "Sophie's people practically never sit down to a meal. They are just on the edge of destitution and eat whenever and wherever they can get the food."

For Sophie, the simple school lunch established a standard of luxury. To establish home standards is the most important work the Public School can do, and these standards can be most directly and most unconsciously established through the study of housekeeping. For instance, the girls of this school had been asked to cook a meal at home during the spring vacation and bring an account of it to the class. A little Greek girl wrote:

"I made a dinner for five people

1. French fried potatoes.
2. Bread.
3. Baking-powder biscuits.
4. Cake.
5. Cocoa.
6. Custard."

and then with a different pencil, straggling hastily into the center of the page:

"7. Sirloin Steak."

"That means," said the teacher, pointing, "that she didn't really have the steak. I had them read their menus to the class, and when she heard that every one else had meat, she wrote that in. Her family are too poor to have much meat at any time, or sirloin steak ever."

How long a step is it from surreptitiously writing "sirloin steak" into a meatless dinner, to insisting loudly that sirloin steak or its equivalent shall be possible for all dinners? There are interesting social suggestions in these cooking lessons!

Besides the standards of food and service, the standards of equipment are established in the public schools. These girls are not taught to use the cheap and laborious coal range, but the expensive and convenient gas stove. They are educated to labor saving; and Miss Snow has her eyes set on getting electric equipment into the public school kitchens. "We needs must love the highest when we see it"—even in cook-stoves, and it ought to be worth a good deal to create a demand for the best in labor-saving devices as well as in grammar. Certainly if we know what we ought to have, we have a better chance of getting it than if we don't.

The syllabus of Domestic Science and Domestic Art which the Illinois State University has just prepared for the high schools that are to carry on this grade work of establishing standards contains such significant topics as: the fruit industry; the cost of fruits; fraudulent and harmful preservatives; adulteration of confectionery; the sugar industry; factors in the cost of milk; inspection of dairies and milk wagons; cost of meat and danger from stale meat poisoning; food requirements for people of different ages and occupations; exercise in planning meals for 10, 20, 30 and 40 cents a day, with special reference to economy of time, labor and fuel; relation of consumer and dealer to the pure food laws; house-planning to show convenience, cost, and efficiency; relation of exercise, fresh air, sleep, diet, and cleanliness to health; relation of personal hygiene to the public; importance of leisure; effect of carelessness and bad

management at home upon the community; influence of the community upon the home; sanitary conditions of clothing factories; laws regulating child labor and the sweat-shops.

These are only a part of the things that go into the housekeeping courses in the high schools of Illinois,—the things that are offered all the girls at public expense. How long will it be, one wonders, before that Domestic Science camel draws in the last tip of his tail; how long before the children who have learned what they *ought* to have in shelter, and food, and clothing, will protest because they cannot have them?

To balance the undoubted good that the teaching of this larger housekeeping brings with it, there is the shadow of a minor evil. If you train all girls for a housekeeping that implies marriage as the sole channel through which to practice it, are you not dangling the wedding ring too insistently before their eyes? Are you not giving new life to Jane Austen's statement:

"It is a truth universally acknowledged, that a single man in possession of a good fortune must be in want of a wife."

Do we want to fit all women for matrimony as if it were certain, and so make it the duty of all parents to see that their daughters are married as a preface to their life's business?

But on the other hand, is it good economics to have a large number of women avoid marriage because they don't understand the business side of it? Or carry on that business badly after they

have entered marriage or inadvertently dropped into it? The absolutely undomesticated woman is difficult to fit into the sort of civilization we have worked out, for the reason that housekeeping is the back-bone of it.

The solution of the problem seems to be to make housekeeping a cultural study and teach it to everybody. Why is it not as good a training for the mind as mathematics or geography or civil government? Not that it need take the place of any of these, but that it should be made a setting for them all. In the School of Education of the University of Chicago they are teaching the elements of housekeeping as well as of agriculture and the manual arts, to all the students, boys and girls alike.

This course aims to do exactly what Miss Snow is trying to do for the girls in the Chicago Public Schools, not to make them full-fledged, efficient housekeepers, but to give them the principles of Domestic Science. They do go out of school and into industry, they enter a trade or profession and earn money for themselves; perhaps there is a ten-year interval between the time they study Domestic Science and the time they take up their own skillets in their own matrimonially acquired four-rooms-and-a-bath; but no girl who has once made an omelette can ever be afraid of an egg. She can look any cook-stove straight in the eye. She may make mistakes, but she is apt to substitute the use of the brain for the use of the tear-ducts in emergencies. She

has a different attitude of mind toward the whole problem of housekeeping, views marriage with more confidence and is less likely to fail in her share of it through ignorance of the duties involved. She may forget the *things* she learned; but she retains the principles, the knowledge of the point of attack.

And with this underpinning scientifically imparted to all children between the ages of eleven and fourteen, the specific training that every one needs who practices housekeeping will not be so hard to acquire. There are a good many ways and places where it may be had.

At Columbia University we found housekeepers studying new methods of laundry work so that their clothes could be perfectly washed; studying scientific house-planning and dietetics and decoration. One woman was there learning to do personally what she expects her servants to do as a first aid in solving the servant problem.

"I see now how difficult it is to make rolls," she said, "and I think I know why Mary makes them so badly. I know too just how a room ought to be cleaned and what I have a right to require of my housemaids."

Of course, only a small proportion of housekeepers can study in a school. Instruction must be taken to them by either correspondence schools or traveling demonstration teachers. Mr. Hatch, head of the extension work of the Agricultural Department of the University of Wisconsin, has planned a car, fitted as a model house, to be

dropped at town after town through the State, with instructors to teach the women who gather around it. There is no place where this extension work is more needed or where it receives heartier welcome than in the isolated homes in the country. Judging from the seventy-five thousand women who were reached by the demonstration cars in California, and the twenty thousand reached in Oklahoma last year, this sort of a traveling school of housekeeping should be effective. The housekeeping departments of the Farmers' Institutes are crowded, and one of the housekeeping correspondence schools has reached ten thousand women. Professor Martha Van Rensselaer, in charge of the Department of Home Economics in the New York State College of Agriculture, is conducting a most successful campaign for modern home-making among the farmers' wives of her State. In many States of the Union and in the provinces of Canada this extension work is under way. It might be better if we could adopt the method introduced by the late Dr. Seaman A. Knapp into the Department of Agriculture, which sends teachers straight to the farms to teach boys and girls and parents how to handle their home and agricultural problems under normal conditions. But these demonstration cars and correspondence courses are a good beginning.

It may seem strange that we have put the graded schools ahead of the secondary schools and colleges, which have such excellent courses in home economics, in this consideration of the places where

one may learn to keep house. The reason is that these higher schools are not primarily training housekeepers. Teachers' College, Simmons College, the Universities of Wisconsin and Illinois, teach housekeeping primarily as a profession, first for teachers of domestic science, but beyond that for twenty other professions. Professor Abby L. Marlatt, head of the Department of Home Economics in the University of Wisconsin, has given us the following list of professions, with the demand for workers in each of them and the pay the workers may expect.

Public lecturers and demonstrators for clubs; commercial demonstrators for gas and food and utensil companies; newspaper writers for special women's columns; dietitians in sanitaria, hospitals, clubs and dormitories; managers of cafeterias, tea-rooms, and school lunch-rooms; sanitary inspectors; tenement-house supervisors, directors, and rent-collectors; managers of bakeries; writers of recipe books for food manufacturing companies; experts on the utilization of food wasted in factories; managers of laundries; superintendents of household aid societies; professional marketers, house-cleaners, etc.; candy, preserve, and pickle-makers; modistes and dressmakers; managers of day nurseries; managers of factories and institutions; superintendents of nurses; and social workers.

A list of the graduates of the Department of Household Science of the University of Illinois from 1903 to 1910 shows that less than 16 per

cent are married, less than 25 per cent are at home; all the rest are teachers or professional workers. On the surface it looks as though the college courses in housekeeping were merely for the training of teachers, but when one studies the various catalogues and alumnæ reports one finds that a very large proportion of the domestic science teachers do marry later and begin practicing their professions on their own families, while the students they have trained go on training others in turn.

One of these ex-domestic science teachers has given us her story. She had four years of special training, followed by five years of teaching, and now her seven-room servantless house and her two small daughters are no weight on her spirits. Food comes and goes on her table without anxiety, a vegetable garden seems automatically to produce green things, and it is as though the house cleaned itself. The work of housekeeping is well subordinated to the business of living. It is a desirable condition, based on knowledge of housekeeping—ordered knowledge gained from experts in school, and in startling contrast to the wisdom of "mother," who was equipped for the business of teaching with nothing better than tradition, devotion to her home, humility as to what she had a right to demand in the way of mechanical assistance or financial compensation, and especially with a firm and disastrous conviction that her own experience, however limited, was an infallible guide. There is no denying that,

under these circumstances, "mother" did not produce a valuable science of housekeeping. But how could she, since ability to keep house is no part of the inherited maternal instinct, of marital affection, respectable conduct, a cultivated mind, moral grandeur, or any other quality supposed to be inherent in the human female? A knowledge of housekeeping is not a matter of sex, but of science; and, since it is something that we all ought to know, men and women alike, isn't the public school, which we are all forced to attend, the proper place to learn it? We are all forced to learn the measurements of land and the principles of surveying, though few indeed of us ever own a foot of our own land. We must study longitude and time, though we are content to set our own watches by the factory whistle, not by the stars. Why should we not all learn the principles of housekeeping, on which we depend three hundred and sixty-five days in the year? Ought they not to be a part of our race knowledge?

And, in addition to this general knowledge for us all, should we not insist on a special trade training for all who are actually engaged in housekeeping? If we are able to work out a system of public education that reaches all the children, surely we can stretch it to include that fraction of the grown-ups who are housekeepers. For we do need the two kinds of education—the general principles for us all, and the special instruction for those who practice the profession.

"I think there is danger of carrying this rage

for domestic science too far," cried the dean of a woman's college. "We let it get in the way of culture."

On the contrary! The whole development of domestic science is to the one end that housekeeping may get out of the way of culture. We study it in order to prevent the work of housekeeping, which, however we may hate to admit it, is the basis of our civilization, from blighting the things that are the flower of our civilization. We prefer the attitude of Virginia's State Superintendent of Public Instruction, Mr. Joseph D. Eggleston. "No man believes in cultural education more than I do," he writes, "or believes more in the vital necessity of continuing this cultural education in order to preserve that fine spirit and vision without which we perish. But I take no stock whatever in that false culture which thinks it degrading to work with the hands. *It is the doing* of everyday work in a shiftless manner that is degrading and destructive of culture."

CHAPTER X

Training the Consumer

FROM one of the universities which offers special courses in Domestic Art and Household Science, we got a pamphlet on The Principles of Jelly Making. It is an admirable pamphlet. It covers the subject thoroughly, and lays out a straight road to the production from a given amount of fruit of the most jelly of the best quality at the lowest cost. Besides definite directions for the making of particular jellies, it gives a résumé of the principles that underlie all jelly making, so that one who reads is richer in general culture as well as specific information. It is a valuable pamphlet in its place, but its most serviceable place is not in the training of the housekeeper. To be of most benefit to her, it would be primarily a pamphlet on the Principles of Jelly Eating. For the modern housekeeper is in the throes of metamorphosis from producer to consumer, and the most important function of real education is to fit her not for the state she is leaving, but for the state she is entering into. To make jelly is ceasing to be an important part of housekeeping—to eat jelly is, let us hope, the unending privilege of us all.

Now, it has been taken for granted through the

generations that, since we all do consume things from the moment we are born until we die, consumption must be instinctive, no more needing to be taught than breathing. We see, dimly, that modern housekeeping has let go of production and concentrated on consumption, but we are, most of us, a little loath to admit that an education in housekeeping must be almost entirely an education in consumption. This was not true in the past, it may not be true in the coming ages, but in the present and the immediate future it is not to be questioned; for as Mrs. Ellen H. Richards said, "home economics must stand for the ideal home life of today unhampered by the traditions of the past."

Time was when the woman who kept house was expected to be the high priestess of that dire goddess How-to-Save-Money, but her metamorphosis from producer to consumer has shifted her worship to the new deity How-to-Spend. From an all-round producer the American woman has become the greatest consumer in the world. Of the ten billion dollars spent annually in the United States for home maintenance, food, shelter and clothing, fully ninety per cent is spent by women. Isn't the science of consumption, then, worthy of special emphasis in the training for home efficiency?

Not many schools of Home Economics have grasped the fact that they should be *per se* trainers of consumers. They still tend to over-emphasize home production; but the best of them are very

generally swinging toward the first and most important work of training the consumer—they are beginning to establish standards.

"I am conscious of a standard," writes a pupil of a correspondence school from southern Illinois. "I see it in the way I manage my household, in my expenditure, my work. I think a change in my standards is now going on under the influence of my household studies. The change will, I suspect, consist largely in a shifting of emphasis, in delivering me from certain traditional ideas."

The standard of this lady was the inherited housekeeping standard, the standard which our ancestors established through the long ages when they were building up the home as a factory.

Take the matter of food. It is undoubtedly for the advantage of the community that every individual stomach should have enough and not too much inside it. The old standard was to distend its walls by mere bulk; the new school-set standard is to furnish it some 2,000 to 3,000 food units daily. The schools have worked out this standard of consumption through the study of protein and starches and fats; of calories and muscle builders and heat producers, till they have found the amount and kind of fuel the human machine needs for the various kinds of work it must do. To build these standards is a question of laboratories and applied mathematics not within the command of any middle-class home. If all of us are to have the benefit of them, they must be brought to us by the universities and the public school.

We met a Pratt Institute graduate on the Chicago train and led her gently to tell us how much of her domestic science she found useful in her housekeeping.

"Well," she confessed, "when the baby is teething and the cook has left and there is company to dinner, I don't think much about calories or a balanced ration, but somehow I've got the theory so well digested that I put the right things together without thinking about it."

Her food standard has become a part of her unconscious mental furniture, like the gauge by which we measure the length of our steps and the focus of our eyes.

We looked over some papers on Housing written by pupils of the American School of Home Economics. Says one of the students who lives in the country: "In the matter of house sanitation, the important point is to know exactly what you have to deal with. There is no use in taking country plumbing for granted. You have got to get away not only from the traditional ideas of the man who built the house, but from your own old ideas as well."

These old ideas from which she is being freed by new school-set standards taught that a country house did not need an indoor bathroom, that the parlor was a jewel-casket to be opened only on rare occasions, that the children should be "bunched" several in a room, that running water on the second floor was a luxury, that the sanitary garbage disposal was optional with the individual.

Under the influence of her new standard she has found out where every one of the pipes in her house are located, what they are for and how they attend to their job. She has worked out for herself a system of out-of-the-house drainage, a new water system, and a method of scientific ventilation. As a consumer of housing, she has put her training into practice.

Now, the basis of all these standards must be the ability to recognize quality when we see it. This is so important and so difficult that the government tries to make it unnecessary. To establish standards—minimum standards to be sure—has come to be the work of sanitary inspectors, tenement-house imspectors, clean milk commissions, pure food and drug experts, departments of street cleaning, and a hundred more. Theoretically, it would be well for the government to establish standards for the consumption of all things and so save the schools from the onerous duty of inculcating them, and the pupils from the travail of assimilation. But how shall a government that can reasonably say: "Potatoes below a certain grade shall not be used for human food," regulate the number of up-to-grade potatoes a man shall eat? How shall a government that can and does keep printed matter below a certain grade out of the mails, say to the voracious consumer of storiettes: "Thus far and no further!"?

Besides, an efficient government without efficient citizens is not a democracy; we don't want to revert to a benevolent autocracy or even an

apron-string bureaucracy. The setting and maintenance of standards is a two-handed business,—the establishment of standards by the government and the testing and use of these standards by an enlightened citizenship. And in matters where the government has not yet established standards of quality, the initiative must come from the consumer.

Consider the consumption of textiles,—a job we have been at ever since we progressed beyond the wearing of raw skins. But the quality of textiles is still one of the unguarded frontiers of knowledge. In fact, the general knowledge of quality in textiles is decreasing, for though the specialists have grown wiser, the consumers who used to know a good deal about cloth they themselves spun and wove, have grown more ignorant. Have we not, all of us, seen our mothers place a wet finger under the table-cloths they were buying to see if they were pure linen? That is a perfectly good test with hand-spun linen, but it is a dull manufacturer who can't circumvent a wet finger. We need both the training of the schools and the government guarantee to buy cloth wisely.

The University of Wisconsin is giving a course for consumers of textiles at the same time that members of its faculty are working to get through a law on the standardization of cloth. The students study wool from sheep to broadcloth; silk, from worm to ribbon, and are required to do one piece of weaving on the hand loom, not for manual skill, but to make them understand the tests of

quality. They are not expected to become weavers but consumers of clothes. With this same end in view they are taught the processes of dyeing and the durability of colors, and they study especially the adulteration of fabrics. We were shown card after card of cloth sold for all wool which when tested by the students proved to be practically all cotton.

But it is no longer enough that cloth should be all wool and a yard wide—that means little. These consumers must learn that even pure wool when it is short and stiff or soft and weak is a poor purchase; that there are qualities of cloth in which the warp and weft are so uneven in weight that the heavy threads pull the light ones and the cloth wears itself out; that there are weaves in which certain threads are so exposed that they break and leave a rough surface. All tests of "pure wool" cloth!

But even this is only a small part of the study of woolen fabrics, only a preliminary to establishing the standards of quality and price for the benefit of the consumer. Into these standards enter conditions of cloth production in the factory, wages paid operatives, taxes paid the government, "Schedule K," freight rates, and the costs of selling the finished product. This training in textiles is not limited to general principles. It applies itself to such definite things as blue serge and black broadcloth, and other standard products. These classes of consumers have determined that under existing conditions of wool production, price of

labor and tariff, the lowest cost for blue serge, fifty-four inches wide and of efficient quality, is a dollar and a half a yard, and that the lowest cost of a similar quality of black broadcloth is nearly three dollars. Will not the trained consumer who has thoroughly assimilated these facts realize that when either blue serge or black broadcloth is offered for a less price, they are not all wool, or wool of poor quality, or damaged, or "mill ends" or remnants? Of course they recognize that both good and inferior cloths have their legitimate uses if the consumer is neither deceived as to their quality nor overcharged. There is no reason why the law should prohibit their manufacture as it may well prohibit the manufacture of adulterated foods and drugs. All the consumer needs is to be protected by an honest label. How could the world get along without "shoddy" for instance, a cloth made from odds and ends of wool fibre, usually fibre that has been used before, when the present production of new wool is not nearly equal to the demand?

But the student has got to be taught that even these standards of quality are not absolute things. The perfect buttonhole may be produced at such a cost of time and labor that it is for the general advantage to use the commonplace hook and eye. It is not a question whether we can individually afford to pay in money for hand-made lingerie, but whether the community can afford the expenditure of so much eyesight and time and thought to make what is perhaps a superior product, but for which

there is an approximate substitute; for are not things expensive to the community even when we make them ourselves?

Besides knowing what it is for the advantage of the community and being able to recognize quality when one sees it, it is the work of the consumer to see that what the community needs is produced. Can one eat eggs, however wholesome, in a land where no hens are? We listened to one domestic science teacher who seemed to set us right between the covers of Mutual Friend, where Dickens tells how "Mrs. John Rokesmith who had never been wont to do too much as Miss Bella Wilfer was under the constant necessity of referring for advice and support to a sage volume entitled 'The Complete British Family Housewife.' But there was a coolness on the part of the British Housewife that Mrs. J. R. found highly exasperating. She would say 'take a salamander,' or casually issue the order 'throw in a handful of'—something entirely unattainable. In these, the Housewife's glaring moments of unreason, Bella would shut her up and knock her on the table, apostrophizing her with the compliment, 'Oh, you *are* a stupid old Donkey! Where am I to get it, do you think?'"

A good many instructors—far be it from us to call them what "Bella" did—entirely ignore the difficulties of getting the "salamander"! That is one place where Teachers' College in New York City is strong—it teaches the prospective consumer how to get the "salamander."

Now we know that it is to the advantage of

society that we should all have clean clothes and house linen, and we are fairly able to recognize cleanliness when we see it. But to produce this cleanliness under modern conditions is quite another matter. We have, thank Heaven, passed, mentally at least, beyond the stage of mother-at-the-washtub. We are passing rapidly beyond the stage of anybody at the washtub anywhere, and at Teachers' College, the consumers of clean clothes, prospective and actual, are being taught how under actual conditions clean clothes can be produced.

"How people can accept clothes blued with the old liquid indigo I don't see!" exclaimed an instructor at the college.

"Why not?" we inquired, all blueing being more or less alike to us.

"Why not? Don't you know that it makes rust spots?"

And then and there she took us into a class that was making a special study of blueings and we learned how much waste there was in block and ball blueings and that the proper thing to use was a specially prepared analine dye of the proper shade. We were shown how our intelligent demand for clean clothes could be satisfied, how the thing we wanted could be produced. As part of this education, the girls at Teachers' College also test out washing machines and mangles, irons, and soaps, bought in the open market, with reference to their effect on the things washed, their cost to buy and operate, and the skill, time and strength

their use involves. The college does not, however, lay down any fiat on blueing, nor on washing machines, nor on any other laundry appliance; for may not far better things be invented in the future? It teaches the points in the production of clean clothes as it might teach the points in judging fox terriers,—not whether any specific flat iron or small dog is good or bad.

Inextricably mixed up with learning how to get produced the things one wants is learning how to secure them after they are produced. The consumer must be trained to remove the obstacles between himself and the thing he needs. These obstacles are usually matters of cost—cost and its contributing causes, transportation, the exploitation of public utilities, the smothering of useful patents and the arbitrary limiting of useful manufacture. From all over the country come letters full of the same things that are in the contributors' columns of the papers and magazines. "Eggs cost 60 cents a dozen, so we use rice instead." "Electric current for heating is so expensive that we still burn coal." "I would like to send Harold to college but it costs so much that I cannot afford to." "Do not use butter in making pastry, for though the flavor is better, the cost is very much more."

The consumer and those who advise him take prices as final things, as representing the true cost plus a fair profit, whereas in reality—

Now the trained consumer knows that there is no fuel like electricity, so clean, so reliable, so

easily controlled, but the better trained she is, the more certainly she knows that she is as much cut off from using it as though it were ambergris. Why? Because it varies in price from 10 to 19 cents a kilowatt hour. We have just called up the contract department of the Commonwealth Edison Company of Chicago, and found that the net rate for family use is 10 cents, exactly the same as in New York City. But the people of the region have taxed themselves to build a drainage canal, a property now belonging to the people, which has developed 125,000 horse power, about 100,000 horse power of which is available. This, in the form of electric current at the very lowest estimate, is worth about $2,000,000 a year. Some experts reckon it to be worth ten times that. A small thing but their own, and what could it not do if turned into the kitchens of Chicago at cost? Does that 10 cents a kilowatt hour rate have to stand? Is it wise to teach the consumers that it is a heaven-fixed obstacle to good housekeeping? They broke down the $1.00 per 1,000 feet gas limit in New York City, the carfare rate in Cleveland, and the freight rate limits in Wisconsin.

We were talking with a woman from Sun Prairie, a small Wisconsin town in the midst of a dairy district.

"Oh yes, I cook with electricity," she said. "It does cost a good deal now, because you see the plant is just new and we haven't paid for it yet."

"Paid for it?"

She looked at us for a moment in uncomprehending surprise, then smiled her amusement.

"Oh, it belongs to the town, you know. We pay a good price for the current now, almost as much as they do in a city; but as soon as we have paid for our plant, we shall get it at cost and then it'll be the cheapest thing we could use."

This of course is on the basis of a municipally owned plant—a small one that is supposed to be more costly to run than a larger one.

The University of Illinois, in a pamphlet written by Mrs. E. Davenport, has worked out the cost of equipping a single country house—one that can be sufficiently lit by thirty tungsten burners—with an electric plant of its own. The cost of buying and installing this plant is approximately $600, the cost of maintenance from $8 to $10 a year, and the cost of the electricity so produced is 5 cents a kilowatt hour. This is on a scale so small that it is theoretically very expensive to run! Now of course Mrs. Davenport's plan involves electricity at a low voltage to be used for lighting only; but the country consumer who has refused to consider the kerosene lamp as final may well refuse to limit herself by the coal range either. Aren't the problems of electric light and electric heat Siamese twins?

Certainly it is part of the consumer's job to perform an economic steeple-chase over the fences and the ditches and hedges that are between her and the things that it is for the advantage of the community that she should have, and it should be

part of her education to practice her in economic hurdle jumping.

We have been talking with Miss Snow, head of Domestic Science in the Chicago Public Schools.

"If this instruction in housekeeping," said she, "were nothing but teaching the children to cook and clean and wash and do all the other things that are done in the home, I shouldn't be very much interested in it. As I see it, Domestic Science is a training in relations. It takes up government, and politics, and business, and health, and capital, and labor and the social setting of them all. It is really training the consumer to *live*."

And to live is to consume!

In the Public Schools, where the courses are comparatively elementary, the relations between life and the specific studies are not difficult to establish, but when the general principles cover themselves with a mass of detail as they do in the more elaborate courses of the universities, it takes a conscious binding together of the threads to bring them into relation in the students' minds. This is not very often done for the reason that few members of the faculties understand it themselves.

"What is the object of all this Home Economics work?" we asked the head of a department in a great State University. "You're supported by the State funds, what are you giving back to the people in return?"

She looked a little vague, and then said, brightening:

"We've five thousand students."

"I suppose you're taking such courses as this one in sewing, on through the commercial production of clothes, through factory legislation, and wages and hours?"

"Oh, we couldn't go into that!" she cried.

The detailed study in that University was good, but a course in textiles naturally gets itself a long way from the piece of cloth boiling in caustic potash to see if it is all wool or not, and a cooking course a long way from how to make muffins, and a sewing course from how to make buttonholes, and all the other courses in a Home Economic department sprangle away from the ostensible starting points. It takes not only a big underlying idea, but a forceful personality to do the new work of correlating these things, and feeding them predigested to the consumer in training. Both the idea and the personalities they have at the University of Wisconsin. As Mr. Hatch, head of the Extension Work of the Agricultural College told us: "You eastern people who are used to endowed institutions may not understand it, but the object of this university that the people have made, is to be serviceable to the people."

And Professor Abby L. Marlatt, head of the Department of Home Economics, has had the force to draw all these diverse activities into a course in what she has called "Humanics," planned to link the theories of the class-room to the realities of life. We heard one lecture in this course. Its subject was "The Child in Industry—Its Effect upon State Laws and Necessary Legislation."

It was a talk backed by government documents and state investigations, by the reports of charitable societies, tariff schedules and the rate-regulation of railroads, and not a conclusion did it draw! Quite unemotionally it showed that there is child labor in quantity, and how much and where, according to the census; showed the cost of this in health and intelligence, quoting from government investigations in the South; on the death rate, quoting from the report of the Association for the Prevention of Infant Mortality; showed that it is absolute necessity that forces children to go to work, quoting from the Massachusetts report on why children go to work; showed the wages of fathers and mothers in the woolen mills of Lawrence before the last strike, and correlated these with the claims that the high tariff on wool is to protect the standard of wages of the American working-man; and with the number of children actually working in these same mills because their parents cannot support them; and all these things with the price of woolen cloth and the profit on it,—Miss Marlatt didn't have to draw conclusions. The brain of a twenty-year-old college student after it has been tabulating chemical and physical experiments in three columns,—first, the process, as laid down in the book; second, the result, as observed by the eye; third, the inference as made by the brain,—draws conclusions from such a lecture as this of Miss Marlatt quite automatically.

Miss Marlatt's students will be among the very

few of us who have been trained in the principles of consumption beyond the narrow individual principle established by our individual digestions or complexions, our social aspirations or our mental appetites. Housekeeping, even the larger housekeeping which is not production, is but a small part of this science of consumption which can operate quite as directly upon a memorial statue at Washington as upon a can of beans—consumption is our one universal function, and through it we have power and happiness and progress, or retrogression and spiritual and bodily death. Some of us already know what we individually want to consume and how to get it, but it takes an educated social vision to see the needs of the whole race and how to satisfy them. Is there any bigger work for the universities, the colleges and the public schools than to train consumers to this end?

CHAPTER XI

The Cost of Children

A NEW JERSEY farmer has made a careful estimate of the cost of raising potatoes. He has considered climate and fertilizer, cost of land and cost of labor, probabilities of marketing and dangers of waste on the way, and the toll to the industrious insect, and has concluded that every bushel of potatoes costs him seventy-five cents. Potatoes are a valuable crop. An Iowa dairyman has figured that each cow costs twelve and a half cents a day above the cost of marketing her milk. Milk is a valuable crop. The cost of production has been standardized for practically every commodity. But nobody has worked out the cost of children, though they are the most valuable crop of all.

Children, like every other product, cost three kinds of things: brains, money, and muscle. The money cost is the only one of these three that is at all easy to estimate; obviously there is a minimum below which the most competent mother, let her sew and brew and bake ever so incessantly, cannot rear a child in health. But just what the very minimum, bargain-counter cost of children is no one seems to have determined, although from

every side comes the cry that people do not have children because they cost so much.

Now, it will not do to put the subject aside with a Podsnappian wave of the arm; for when the irresistible tendency to increase the cost of living meets the immovable conviction that children are not only the greatest good to the individual but the most valuable gift to the State, something is bound to happen.

Up in Mahanoy City, a town in the anthracite fields, where the coal-breakers stand like giant toboggan slides against the sky, and the culm piles are hand-made mountains beside the real hills—wonderful places for the adventurous young—we found very few children of the sliding-down-hill age, and remarked their absence to the driver.

"Oh, the Hunks and Polacks, they ain't got many children," said he, stolidly. "Three out of every five of 'em dies. But they don't lose much," he reassured us, "they mostly insure 'em for forty dollars. They say a child costs about eight dollars a year till it's five years old, and then it can sort of scratch 'round for itself. When it's ten, it can go to work and help the family. So they insure 'em for forty dollars, and if they dies, they get their money back, and if they lives, they've got their kids. They don't stand to lose much either way," and he tapped his whip reflectively on the dash-board.

Eight dollars a year for five years!

Says Rowntree in his study of York, England: "Every (unskilled) laborer who has as many as

three children must pass through a time—probably lasting about ten years—when he and his family will be underfed. . . . If he has but two children, these conditions will be better to the extent of two shillings tenpence (a week); if he has but one, they will be better to the extent of five shillings ha' penny."

According to this, it takes a minimum of two shillings tenpence a week to keep a child in York, or a little less than thirty-seven dollars a year. Of course these coal-miners' and unskilled laborers' children are distinctly "cheap" children. They come from families way below the efficiency line, and the only value of their budgets is to indicate the lowest limit of subsistence for a child—the limit below which automatic elimination takes place. No one would seriously hold that it is for the advantage of society to rear children in such shallow economic soil. Taking so much for granted, what do children cost in homes that have the money basis at least for social efficiency?

In the matter of children, it is not safe to begin at the beginning, for doctors' bills on the one hand and generous friends on the other make the first cost of babies excessively difficult to determine.

"Our little daughter cost us twenty dollars the first year—ten for the doctor, ten for clothes—and I wish you could see what a beauty she is!" This from a Nebraska farm.

"It cost precisely six hundred and sixty-seven dollars to provide my baby's outfit—to get him

here, to furnish him with crib, go-cart, high chair, and clothes, and to feed and care for him after he came." This from the wife of a New England business man.

Between these two range other first-year middle-class budgets, with the doctor's bill and the nurse's salary well in the foreground. The possibility of the first year's cost stretching suddenly into the hundreds is a grave thing to face. Suppose you are living on twelve hundred a year, how many hundreds could you save in the year before the child comes? The same erratic doctors' bills introduce a wide margin of variation into the dangerous second summer. For these reasons it is convenient to begin the study of the cost of children at a period between three and five, when the irregular expenses of babyhood are over, and those of compulsory schooling have not commenced. The tendency even of the rich is to dress children of this age simply, and the cost of food is kept pretty well within limits by the rigid requirements of health. It is the period when the cost of the child is affected more by the internal efficiency of the home and the capabilities of the parents, and less by outside influences, than at any other. What, then, is the yearly cost of children between three and five?

Mrs. Ardell, of Wisconsin, is a capable woman and a good manager. She stretches her husband's twelve hundred a year over about as many things as twelve hundred dollars can be made to cover. She seems to get a lot of joy out of life, and doesn't

pay heavily for it in doctor's bills. She lives in a town with a soon-to-be-realized ambition to be a city, and has a tiny house and a large yard, where the four-year-old Ardell can disport himself in unwatched safety. Naturally she keeps no nursemaid nor other servant—one can't on twelve hundred.

Sixty-seven dollars and twenty cents a year Master Ardell costs his parents in money; $43.80 for food, $10 for clothes, $10 for doctor's bills, $3.40 for incidentals. According to his mother's schedule, he gets no store-bought toys; he does not go to kindergarten; instead, he spends most of his waking hours out of doors while his mother keeps her attention tied to his little romper strings, during the six days at least while her husband is in his office. She can rest from the cook-stove and broom by taking care of the baby. Professor Simon Patten, of the University of Pennsylvania, seems to have had her in mind when he said:

"Whatever narrows the environment of individuals, or limits their activities, stops their growth and stops social progress."

It is perhaps fortunate for the community that Mrs. Ardell was fairly well educated and well read before the limiting influence of her small son fell upon her.

One wonders just how inevitable it is that the world should close in for the parents as it opens out for the child. Take the Wards, who live in a Pennsylvania town of about the same size as the Ardells, and who have the same income—twelve

hundred a year. They, too, have a four-year-old son, but he costs them $95.17 a year—$28.97 more than the Ardells pay for theirs. The following is his list of expenses:

Clothes:		
Shoes (3 pairs at $2.00)	$6.00	
Suits (3 at $1.75)	5.25	
Overcoat	4.00	
Hat	1.00	
Stockings (8 pairs at 12½ cts.)	1.00	
Union suits (2 at 50 cts.)	1.00	
Body waist	.25	$18.50
Food (estimated)		45.67
Help (a woman to sit with him one night a week while his parents go to their reading circle)		13.00
Insurance (to provide for his education)		18.00
		$95.17

No doctor's bill stood against Mrs. Ward's son in 1911.

The extra money spent on this youngster is to provide for his education and to make it possible for his parents to promote their present efficiency. The Wards have set their faces against stagnation. Mr. Ward writes of concerts and lectures they attend, of university extension schemes and co-operative buying experiments in which they are interested, and Mrs. Ward "keeps up her music."

For these advantages they sacrifice something from their clothes and something from their savings, on the principle, as Mr. Ward states it, that "to save as an end in itself is vicious; the father and mother *must* be free to enter into the Larger Life."

From the standpoint of society as well as that of the children themselves, it seems important that they should take as little as possible from the present efficiency of their parents. Unless they more than make up to society for what they suppress in their parents, are they not a losing proposition? And is it right to place this heavy responsibility upon them?

Neither the Ardells nor the Wards celebrated the advent of their children by keying up their standard of living; they continued in the houses they occupied before the children were born, and generally went their old ways. When even a slightly improved standard is adopted, the cost of children goes up with a jump. Take the case of Mr. Merton, a New England salaried man, with an income of $1,800. He has two children, one ten, the other four years old, and with their coming he raised the entire level of his housekeeping.

"In addition to their direct expenditures," he writes, "about one hundred dollars should be reckoned as additional cost of rent, for if we had not had children, we should have lived in a smaller house or else have rented enough rooms in our present one to bring the annual cost down correspondingly. For the same reason the children should be

accounted as adding to the annual cost of fuel—perhaps $40. I think $20 would be below, rather than above, the amount chargeable to their account annually for added expense of washing and cleaning, replacement of bedding and table linen, and wear and tear of furniture."

Of this $160, $54 is somewhat arbitrarily charged to the account of the four-year-old daughter, making her personal costs as follows:

Food	$35.00
Shelter, fuel, wear and tear	54.00
Clothes, etc.	18.70
Doctor	4.00
Attendance (woman occasionally at night)	5.00
Toys	6.00
Sundries	3.00
	$125.70

The cost of children not only goes up with a jump with each modification of the standard of living, but the jump speeds up at each level. A larger house means a fuller life for the mother, and a fuller life for the mother generally means a nurse-maid. Or, again, if a kindergarten is not available, or the parents prefer to have the child begin its education at home, the dancing teacher is likely to be added to the nurse-maid, and sometimes the trained kindergartner will supersede the unskilled attendant. This progression appears in the following group of budgets:

I. Pennsylvania Family, Annual Income $3,500. Girl four years old.

Food, etc.	$90.15
Clothes, etc.	24.25
	$114.40

II. Maine Family, Annual Income $4,500. Boy four years old.

Food	$104.00
Clothes	60.00
Books, toys, etc.	30.00
Nurse-maid	156.00
Dancing lessons	10.00
	$360.00

III. New York Family. Annual Income $6,000. Boy four years old

Food:		
Milk (certified)	$74.40	
Fruit	21.60	
Eggs	9.00	$105.00
Clothing:		
Suits, etc.	$48.00	
Shoes (made to order)	30.00	78.00
Doctor		24.00
Insurance (for college education and start in life, etc.)		300.00
Carfare to parks		6.00
Barber		1.00
Incidentals		24.00
Dancing school		20.00
Trained kindergartner		624.00
		$1,182.00

This last budget (III) is about the upper limit of cost for a perfectly well child in the middle class. Stripped of those items which are either unusual or in excess of what is generally regarded as necessary—trained kindergartner, dancing school, large sum for insurance, made-to-order shoes, certified milk—even this comes within two hundred dollars.

From the consideration of these budgets, and many more in our possession, it seems safe to estimate the necessary cost of a child between the ages of three and five at about one hundred dollars a year when the mother is both housekeeper and nurse-maid or teacher. This amount will be more than doubled where a nurse-maid or governess is employed.

A woman from a small New York town protests that these budgets do not present the modifications that come with many children in a family. She says:

"The unfortunate parents of the unfortunate only child should know that two children do not cost twice as much as one, nor three children nearly three times as much. There are so many things that must be provided for a baby and that are outgrown before they are outworn. The first long clothes are worn for so short a time that they are always ready for a second baby, and usually for a third with just a little mending. The baby carriage, crib, tub, play yard, high chair and so many of the things that make the first baby a serious expense, may be handed down to little brothers

and sisters quite indefinitely. Even in the question of food, where pennies are counted very carefully, three children on the average eat perhaps twice what one child would of special dishes prepared for them, and the time and expense of fuel are little more in cooking for three or four than for one. Then if the mother teaches her own little children, surely she will consider her time better spent with three or four than with one, and when she is not teaching them, they will play contentedly by themselves where an only child would need more of his mother's attention."

This is a valid criticism of these estimates, and is met only in part by the fact that all people who do have children at all must begin with a first one to whom these estimates will apply. A New England friend makes a very different sort of an objection. She protests against the publication of such estimates as these, on the ground that "they will discourage young people from having children." She voices what seems to be a very general superstition, that it is wise to draw a pleasant veil over the cost till the offspring have actually arrived, because then the parents "will have to manage somehow"—as though each child arrived holding a certified check for its maintenance in one hand and directions for its care in the other!

It is strange that people—really intelligent people sometimes—will still hang on to the medieval idea that ignorance is an asset. An eastern clergyman inquires:

"Is it morally right to inculcate the thought that unless a young couple can foresee as a dead certainty that they can send their sons and daughters to college, they must not have children? I am inclined to think that the real reason why a couple with an income of $1,200 is afraid to assume the responsibility of raising a family is because they want to keep pace with a family that has an income of $2,400, and the family with $2,400 wants to keep pace with the family with $3,600, and so on."

Now *is* one more likely to forego a thing because its money cost can be calculated?

An abstractor of titles from a western city gets really quite stirred up over this whole question of the cost of children.

"Going thus into a cold systematic calculation of the financial cost of children," he writes, "brings in a line of argument indicating a reduction of the number of children in a family so that their elders may have more time and money for social dissipation, or so that the fewer children may have more money for long drawn out education. 'Education' so-called, meaning long continued schooling, is a great American Moloch to which the children are sacrificed. My wife and I have six children, and during all our married life have attended strictly to business, she in the home and I in my office. Like ourselves, we have had none of our children go beyond the equivalent of a high school course, some of them not quite that. We have come to realize that the American people have too much

confounded schooling with education, until education has indirectly come to be so grievous a financial load to parents that with the unsatisfactory results achieved, makes the raising of children seem not worth while. There has arisen an excessive and false notion of the duty of parents to the children, instead of the older idea of the duty of the children to the parents. The parents are expected to do too much for the children and they become a financial mill-stone around the parents' necks. But we are firm in our belief that any writing or talking about the cost of them, no matter how well-intentioned, has the strongest possible effect in discouraging the raising of them. Those who really love the babes should taboo all reference to cost."

It does not occur to this irritated gentleman that the only way to reduce the cost of children so that they can be produced without financial hindrance is to understand what the cost is at present, and how it can be cut or more easily met. There is abundance of evidence to show that the number of children in middle-class families is decreasing. Among seventy-six families whose complete budgets we have, they average less than two. Hasn't modern society got over the idea that it can destroy its enemies by pulling faces at them and calling them names?

Would it conduce to the happiness of a child to know itself an inadvertent obstacle between its parents and their unrealized ambitions? Rather than ignore the facts, might it not be well to con-

sider why, since a child is the most valuable gift a person can make to the community, the tax upon parents is so high as compared with their resources? What, for example, is the trouble back of such plaints as these we have received?

"My life has been dwarfed in raising my family."

"Our children have their higher efficiency curtailed in order that they may keep alive."

"Father and his ambition had to be sidetracked to educate us children, so our home must be classed as a non-paying one."

"No teacher in this part of the country can care for his children and have any money to spend in keeping himself mentally efficient."

"My wife is a wonderful manager, but no amount of management will make the salary my congregation pay me large enough to bring up two children on."

"My children say to me, 'Why, papa, can we not go on with our education?' And the only answer an indulgent father can make is to say frankly, 'Children, the family grew faster than papa's income, and now I must ask you to help through."

All these good people seem to be surprised and hurt. Are not children like flowers, growing of God's good grace? Well, if we had the statistics in black and white, it is probable that we should find some cash outlay necessary to raise dandelions; and it wouldn't make them any less welcome in the springtime, either!

Now, such plaints do not appear to be based on the "fixed costs" of children, although an analysis of many budgets shows that these increase from $100 for a child between three and five, to $128 when the child is seven years old, $180 when it is between ten and twelve, and $212 when it is between fourteen and sixteen. They are based on the uncertain costs of middle-class standards, on the varying demands for health, and education, and a start in life.

Undoubtedly some of this uncertainty is due to the survival of the ancestral idea that our homes are isolated units and that their efficiency is to be measured not by the value of their social output, but by the number of steps above "father" the children are enabled to start. This cost cannot possibly be laid to the parents' wish to keep pace with the family ahead, but is chargeable to unsloughed ancestral ideals.

Is it not strange that American middle-class homes will allow themselves to be crippled financially by the need of sending their children to private schools and to save money for their college courses? Is not the right to free education and its social advantage, accepted by us all? We have letters from one family with an income of only $2,400 a year, showing how it is trying in vain to stagger along under the burden of a son in college and two daughters in a private school. This family is by no means exceptional; and yet few parents even dream of whispering into the public ear that it is the business of the State to provide

free such education as their children *ought* to have —an incontrovertible example of home incompetence.

But there are homes which are highly efficient in getting from the community the sort of schooling for their children that is money in their pockets. Mrs. Wyman, a little woman living in Foxbrooke, one of those New York suburbs to which the "stock and bond" people are prone to remove while their children are small, has written it into her creed that she must get Reduced Rates on the Arts and Sciences.

"I'm not looking for any bargain-counter education for my children," explained she, severely, "nor for any of the machine methods of instruction still to be found in the rural districts. I don't want them to get down to the level of bare intellectual subsistence. I want them to learn amply, to be intellectually rich. They've a right to it."

"See here, Mrs. Wyman," protested a neighbor, "you're using the wrong word. When you say they've a *right* to it, you imply that it's somebody's duty to give it to them."

"Well, isn't it?"

"Why, not if you can't pay for it."

"But I'm paying for so much more than I'm getting already!"

"How do you mean?"

"Why, I stand ready to furnish a hydraulic engineer in Arthur, Jr.; a trained housewife in Anne; and so far as the symptoms go, an aviator

in William. Now, society needs all these things. It's got to have them, and yet it isn't willing to do even what the big corporations do—help me to fit them for their jobs. I won't *stand* it to have society parasite on me like that!"

"How are you going to prevent it?" we asked.

"I'm doing it already, and in its blind way society is beginning to let go. Oh, the way I've got myself disliked makes me feel quite prominent and successful!" And she laughed as only a much-loved woman can.

But it was true that Mrs. Wyman was making enemies. It is inevitable that an unfit form of life should dislike the higher form which eliminates it. She had become a scourge to the old order, and they knew it. Mr. McCann, brother of the Foxbrooke contracting carpenter, had treated us to the countryside gossip about her.

"Oh, she's a terrible woman—a terrible woman! Went talkin' 'round that our school wa'n't good enough for her children! I guess if it was good enough fer my children it was good enough for her'n. An' then she got the county sup'rintendent to say we'd gotta hev a new schoolhouse. Yes'm, thet's what she done! An' seein' we'd gotta hev it, my brother Jake, he wrote up there that we didn't want none o' them stylish buildin's—only just a plain schoolhouse. An' he sent in the plans like he allus done fer town buildin's. An' if them city fellers at Trenton didn't up an' send 'em back to Jake again, sayin' they wa'n't right! Well s'm, you can bet Jake wouldn't stan' fer that. An'

him a-backin' out, there wa'n't nothin' but to use them plans they sent down from Trenton. An' not a soul in this hull town got a thing out o' it!

"An' it was just 'cause that woman thought our schools wa'n't good enough fer her children. I don't see nuthin' about her children that's better'n any other people's children. Why couldn't she send her children over to Mis' Dacy's school at Esterly like the other high-toned people done?"

Mrs. Wyman laughed when we told her.

"I don't *believe* in sending young children away to school," said she. "And besides, I can't afford it. If I took the price of private schools out of Arthur's salary, I'd have to make the children go without something they ought to have. Anyway, the community wants educated men. Theoretically the public schools are provided for the purpose of producing them. All the finances of the State are there to pay for the best education to be had, so why should I pay for it out of our little $3,000 a year? I didn't believe in it, so I just got five other women to help me, and we found that the State would give us practically as much of the things we insisted on having as they had in stock. It didn't have everything, so we compromised on a teacher of singing and a course in Applied Art and they threw in German of their own accord. Do you notice that since the schools are better, not so many people send their children to Esterly?"

The "stock and bond" people had been used

to treat Foxbrooke like a great nursery. They came there with their babies to get them out of the New York streets and to avoid paying New York rents, and filled the place with perambulators. It resounded with infant voices. A private kindergarten was established on the hill, to which processions of trim little boys in Russian blouses and girls in mushroom hats were led every morning. But until Mrs. Wyman took hold of the public school question, there was no good instruction beyond the kindergarten, and the same sense of parental responsibility which drove people to Foxbrooke with their babies, drove them away when their children came of school age.

Mrs. Wyman has not only helped to make Foxbrooke something more than a brief episode in people's lives; she has saved money for every parent in the town as well as for herself. To her own income she has practically added the $150 a year which the tuition for Anne in Miss Dacy's Collegiate Preparatory Department would have cost; $40 a year for William's tuition in the Primary; $150 a year for Junior in the Technological Institute in the city; thirty cents a day for carfare for the three, and whatever the special teachers in music and art would have cost over and above the tuition. A very perceptible addition to Arthur's salary!

Mrs. Wyman's achievements in the matter of schools are only unique in that it is unusual for one little middle-class woman to buck the community single-handed, for that was what she has

done. In New York, when the people wanted their children to learn stenography and dressmaking and cooking, these things marched right into the curriculum of the public schools. And in Chicago, they've got carpenter work and plumbing, and one school, at least, goes in enough for real advancement to buy pictures for its schoolrooms, at the American Artists' Exhibition and the Water Color Show and to offer courses in illustrating and embroidery. It may sometimes be a little hard to lash a school board into the vanguard where it naturally belongs, but if you can do things like that in Chicago, it seems probable that if you want any simple little thing like technical training or agriculture put in anywhere else, you can get it.

There is another woman who is reducing the cost of her children's education at the same time that she is improving its quality through the same means as Mrs. Wyman but under the very different circumstances of life on a Nebraska farm. She is an authority on education, having been a successful teacher, and she knows exactly what she wants; the best features of the city schools, adapted to country life, plus all the special instruction that country children ought to have—about five hundred dollars' worth of education per year per child, and she wants it for nothing! The country schools in her neighborhood were poor and growing worse; she can't afford to send her children away to school, and even if she could, what joy to a parent is an absentee child? It does not look

like an easy proposition, but she is solving it; she is bringing the mountain to Mohammed; she is making over the rural public school.

She has begun by getting herself made secretary to the school board, the only position open to a woman, where she has a voice in appointing the teacher and arranging the curriculum, and she personally selects the new books to be bought for the school library. She admits that the school is still far from what she thinks it ought to be.

"But it's coming on," she insists. "And just you wait till I'm through with it!"

When this spirit of determined progress enters the rural districts, it is astonishing what it can accomplish. During recent years the State of Virginia has been distinguishing itself for the energy and brains it has been putting into the development of its rural schools. It is a favorite saying of Mr. Joseph D. Eggleston, Virginia's State Superintendent of Public Instruction, that "a man should not be educated to live on his own visions and another man's head. Our schools should educate our boys and girls so that they may have both visions and provisions." This spirit is trying to permeate the schools of Virginia. An enterprising young principal in the southeastern section of the State has estimated the amounts that an adequate system of rural schools has saved the families in one district where in the absence of efficient public schools, the parents formerly sent their children to private academies. Here are his figures:

Mr. L. A.	2 girls	6 years		$ 1,500.00
Mr. R. M.	1 girl	4 "		1,000.00
Mr. G. J.	1 boy	3 "		750.00
Mr. G. A.	1 boy	4 "		1,000.00
Mr. E. W.	2 boys	4 "		1,000.00
Mr. E. J.	2 boys	1 year		250.00
Mr. L. F.	2 boys	3 years		750.00
Mr. B. L.	2 boys	2 "		500.00
Mr. O.	1 boy	4 "		1,000.00
Mr. S.	1 boy	3 "		750.00
Rev. Mr. D.	2 girls	2 "	(at $200)	400.00
Rev. Mr. N.	1 boy	2 "	(at $200)	400.00
Mr. V.	1 boy	1 year		250.00
Mr. J. E.	1 girl	1 "		250.00
Mr. F. B.	1 girl	3 years		750.00
Mr. H.	2 girls 1 boy	2 "	(at $250)	1,500.00
Total savings in 4 years.....				$12,050.00

"These figures seem high," he explains, "but in every instance I have taken the financial standing of the people and their method of educating their children into consideration. I mean that these men have older children whom they have educated in secondary private boarding schools at a cost of not less than $250 per year. These children educated at the public rural high school receive more thorough and more efficient training than they formerly received in the academies and seminaries. And besides the saving of this $12,050 to these sixteen parents, there have been 69 other pupils in the past four years who owing

to the financial condition of their parents would probably not have been given any secondary education at all except for the success of our rural school campaign."

What these Virginians did in the matter of their high schools is not only good public morals, but good private ethics as well. Was it right to support a few worthy middlemen as private school teachers at the cost of the education of these sixty-nine? Was it right to spend that $12,050, when it could be used in other ways more efficiently? Wasn't it just as extravagant as buying February strawberries?

This point of view toward the cost of children is so reasonable on the face of it that one is surprised to find oneself regarding these instances as exceptional.

It is not, perhaps, so strange that middle-class people take no means to free themselves from the increasing menace of the doctor's bill. Among more than a hundred letters, only one makes any suggestion to diminish the increasing cost of health. This is from a New York physician, who believes that we should have free health as we have, theoretically, free education.

"The community should demand that the best talent be in charge of free hospitals and clinics," he writes, "that they should devote all their time to their respective fields of service, and be so remunerated as to make public health service not only an object of wage-earning, but also an incentive for greater professional skill."

This suggestion is likely to offend middle-class susceptibilities. Free hospitals and free clinics are for the poor, and shall middle-class men and women or middle-class children be tarred with the brush of pauperism? Precisely the same foolish, undemocratic argument that stood for generations against the progress of the public school! It is strange how we cherish ancestral ideals even at the expense of public health and private well-being. We used to think that the way to get pure water was for every one to keep his own well,—like the kings and the feudal lords our fathers got rid of. The collection of garbage and sewage disposal was once regarded as every man's inalienable right. But even our millionaires today condescend to use the public highways and sewers and water supplies. And if they didn't we would compel them to, because our knowledge of contagious diseases has made us understand that sanitation is not a private affair. When we or our children catch measles or scarlet fever or small-pox, society steps in, quarantines us, disinfects our homes and declares that we shall not be a common nuisance. Only the ancestral tradition that says that a man may do with his body as he once could with his children,—what he has a mind to, still makes it illegal for the public doctors to cure our diseases even when they lock us up and placard our front doors.

Except in the case of the Poor! In the case of the working-class poor, we have begun to see that health has an economic value, and we who employ

workmen and workmen's wives and their children are beginning to object to the waste of good labor power. Take the mining and manufacturing State of Pennsylvania, for example. The law creating the present State Department dates from 1905, and followed the stamping out of a State-wide epidemic of small-pox by certain members of the existing staff. To apply to all communicable diseases the technique which had won public confidence in the fight against small-pox was, accordingly, the department's first obligation. Among the well-to-do, who could afford competent physicians and commercial anti-toxin, diphtheria had lost its old terror; through the work of the German scientist Behring, its cure had long since been established. But in the State at large, the case mortality before 1905 fluctuated between forty-five and fifty per cent, i. e., from forty to fifty among each hundred who contracted diphtheria died. Obviously, diphtheria was essentially a problem of poverty, and it was to the poor that the department turned.

Pennsylvania was not without able private physicians, neither was it entirely lacking in efficient local health boards. But the swift, pell-mell, anarchistic exploitation of its rich mineral resources had bred the mental attitude of the mining camp that stakes life lightly on the chance of quick wealth. There was abundant evidence that the death rate from diphtheria was high; but how widely the disease was distributed, precisely where the centers of infection were, no one had

bothered to find out. The community had not awakened to the importance of such knowledge.

The law of 1905 not only requires the reporting of all cases of diphthera (as of other communicable diseases) by the attending physician, but equips the department with adequate police power for its enforcement. The moment a case is reported, the department sees to the establishment of quarantine either through the local authorities or, in their absence, directly. If the patient can afford competent medical care, well and good; if not, the department supplies the treatment. It supplies anti-toxin from its own laboratories, supplies it through its own physicians, and takes full responsibility for the result. In the Division of Medical Inspection through which this curative work is done, there are sixty-six medical inspectors; one hundred and five deputy medical inspectors, who have power to take charge of all suspicious cases that appear in railroad stations or on trains; six hundred and seventy local health-officers distributed throughout the State; and, since January 1, 1912, one thousand inspectors to safeguard the schools. To facilitate and give additional accuracy to the work of this division, the department operates laboratories in Philadelphia for special microscopic investigations and for the manufacture of biological products. From these laboratories diphtheria anti-toxin is distributed to the poor through six hundred and fifty-six stations located at strategic points in the State.

If this method is good for the poor, why is it

not good for all of us? Is it better that we should choose our doctors by the color of their hair or the automobiles they drive, or take our chances with clever advertising quacks and patent medicines? Literally thousands of middle-class children are victims of this middle-class folly each year.

But, here and there tradition is beginning to give way. Only yesterday, Society discovered the relation between unenlightened motherhood and our huge infant mortality.

"Can the Nation afford to lose three hundred thousand potential citizens a year?" Society began to ask.

"Certainly not" came the answer: "And since it is the poor who cannot pay for skilled physicans and nurses, let us provide them with charity schools."

And these free schools are proving themselves so highly efficient that mothers of all classes are turning to them.

One day we happened in upon one of these mothers' schools in upper Manhattan, and found a roomful of neatly dressed women of all degrees of modest prosperity, some with babies in their arms, some expecting babies. Our companion was a young college-bred woman who had recently had a child of her own. She had been attended by a physician of large reputation, assisted by a corps of expensive trained nurses. Everything had been done for her, except that she had received practically no special instruction: it had only been expected of her that she would do as she was told. But her child almost died of im-

proper feeding during its first year, and she herself had suffered from the breakdown of her feet, due to too much ill-advised walking. It was extremely interesting to watch her as the school doctor instructed these student mothers in the science of motherhood. They were receiving a preparation for their most important work in the world which she with her college training and her expensive specialist and her trained nurse and her untutored maternal instinct had entirely missed.

And what is true of diphtheria and the problem of infancy is true of the entire problem of health as it is of the entire problem of education—it is to the advantage of society that we should be strong and well as much as it is that we should be educated for life. Free health will do as much to reduce the unnecessary cost of children as free education. In New York a movement is on foot that will eventually establish the school for mothers as a respectable institution. The very same thing is happening in this evolution of schools for mothers that happened in the rise of our public schools. A hundred years ago people discovered the connection between literacy on the one hand and crime and pauperism on the other.

"Do we want to have children brought into the world, only to have them become burdens upon the community?" Society began to ask.

"Certainly not!" came the answer. "And since it is the poor who cannot afford tutors or private academies, we must provide them with charity schools."

In 1805, for example, the Free School Society was founded in New York to teach the poor their letters. Soon all classes in the community saw that the school instruction given to the poor was infinitely better and more democratic than most other people could get for money. Then The Free School ceased to be the pauper school; it was taken over by the State, and members of all classes sent their children to it gladly.

These three—health, education, and a start in life—are the great unknown quantities in the money cost of children that imperil the middle-class standards of living. But what of those other costs—costs of brain and muscle—that also imperil the middle-class ideals?

A college professor has got this muscle cost down to a time measure.

"The amount of my wife's time," he says, "taken daily because of the children—including the time spent in dressmaking for them, washing, ironing, etc.—averages between three and four hours. Probably an hour of my time is taken, in addition. The necessity of being at home to attend to the children obliges my wife to forego many pleasant social activities, and to curtail greatly the time she might otherwise devote to benevolence or public objects." He, however, has a yard in which his children can safely play without supervision.

In the city there would be four or five hours in addition spent with the child in the street.

Now why should it shock any one to find out

how much time and strength a woman spends on her child and how much she loses in other opportunities of usefulness to do it? But they do object —oh vigorously!

"It seems such a foolishly short-sighted idea, such a sign of diminished spiritual powers," protests a mother from New York State, "to count up the hours spent in caring for children and the pleasant social activities foregone because one's continual presence is needed at home. Would the time, if not used in the care of children, and the pleasant social activities if enjoyed, have yielded a more valuable contribution to social progress than the children? I doubt it."

This mother seems to take it for granted that without the mother's "continual presence" the children will not contribute to social progress, and that the social activities of the mother are of no value. Here's a letter from a Pennsylvania woman who agrees with her:

"There are at least two things I must ever reserve for myself if I would be a good mother and home maker—one, the personal care of my children, the other, the direct supervision—mostly, indeed the actual work—of the preparing of the meals, that the health and efficiency of my family may be as great as possible. And a woman has little call to be 'rusty' so long as she has good books (I have little time to read myself—my husband reads me the most important things) and interesting friends who still think it worth while to come and see her. I hope to have the strength to

devote myself to my children until they shall be fortified and equipped for their work in life."

This is the old spirit of kissing the rod, and it has permitted more unnecessary waste and hardship than any other pernicious heirloom. It's not by this sort of inert acquiescence, but by seeing that something is wrong and trying to set it right that we shall come upon smoother ways. As the intelligent mother of three says:

"I can write and I have a head for facts and figures. I would be glad to be of use in the community; I don't *want* to be a social drone; but I have my hands full truly, taking care of my children."

"But," our New England friend might ask, "what greater privilege could that woman have than to devote herself to her children?"

Is it, after all, a question of devotion? Most women who write us think that they cannot be good mothers if they limit their social service to their own homes. The ability to educate children is not an inherited instinct and obviously it is to the advantage of society to get a double value from women, if possible. There is a real demand for some mother-saving device, particularly while the children are young. The only devices we have today are the nurse-maid and the kindergarten.

Oh, that nurse-maid! No one who has merely *employed* a nurse-maid can know her as one who has actually *been* her does. One of us studied the American home from the standpoint of a nurse-maid for Everybody's Magazine. She has sat

with her in employment offices looking for a place; walked by her side pushing baby-carriages through the streets; gone to dances with her and helped her entertain her "gentlemen friends"; and knows her from the fat-buttoned shoes she wears to the way she does her hair. A few trained and competent nurse-maids she met in different parts of the country, but they aren't a tenth of one per cent of enough to go around. And these few good, efficient nurse-maids—aren't they the sort of women whom it is for the advantage of society to allow to marry and bring up their own children? And the others—the incompetent sort—ought they to be intrusted with any children at all? It does not seem that the nurse-maid *is* a mother-saving device from the standpoint of society at large, because so much of the work she does badly or misdoes has to be done over later at an increased cost. Here and there groups of women are trying to solve this problem by coöperative nurseries under trained child-gardeners; the kindergarten solves it for a few hours each day for some people; but the problem as a whole has not been met.

The minimum cost of children sums itself up simply enough. It doesn't cost a prohibitive amount to clothe and feed and shelter them. People who believe their duties to their children are limited to these three things do not complain of the cost. The difficulty is that it *may* cost a great deal to keep them in perfect physical fitness, to educate them, and to start them in life. People

who believe their duties to include all these things are likely to be appalled at the prospect.

It is not as though the mothers of the middle-class were not satisfied with the amount they have to eat and drink and the protective quality of the clothes they have to wear. The book the Sage Foundation has published on the standard of living in New York says that on $900 a year "families are able, in general, to get food enough to keep soul and body together and clothing and shelter enough to meet urgent demands of decency."

Most middle-class women are quite as intelligent as any immigrant's wife. They could certainly do as well as our washerwoman, Mrs. Schultz, who, with the added burden of an imbecile husband, has brought up a useful family. Mrs. Schultz's three boys went to work promptly at fourteen and now one of them is clerk for the Consolidated Gas Company; another works for a towel supply firm; the third is in a wholesale grocery house; and their united income is $68 a week. They're all good, sturdy German-American boys, eating the good boiled potato from the knife-blade, and spending happy coatless, shoeless evenings with their mother in their little East Side flat which has no bath-tub. The young Schultzs are perfectly good citizens and their mother is justly proud of them. But the outside limit of their earning power is probably $100 a month each, the height of their careers will be reached by thirty, and their industrial places could be filled at a moment's notice.

In the economical education of middle-class

children, there are methods less tangible than the obvious paying-less-for-what-you-get. They might be called "Long Distance Economy" or "Expensive Tastes as a First Aid to Thrift," and can be practiced by those women who are not trying to do what Mrs. Schultz has done—produce offspring that fit into the community life like interchangeable parts into a machine—but who are striving to produce something much more costly and difficult of production—something hard to replace and therefore expensive.

"Only one per cent of the school children go to the university, and therefore a university man is valuable," they argue. "We will not let our boys work now because it will make them worth less as men. We will not have their play time stolen from them because they may demand it back when they are grown up. They shall not go through physical bankruptcy—it is too costly. We want them to be able to meet competition—not to have to evade it by emigration. Our children intend to be wonderful creatures and we try to prevent their being content to be commonplace. Society does not need the commonplace, and we will not glut the market with it."

In producing exceptional children, parents are making provision for their own future. The bread they are casting upon the social waters is likely to return to them jam-spread in time of disaster. Their children are not likely to develop the attitude of a Vermont farmer who has just sent to New York for a destitute elderly woman to do the house-

work without wages for himself, his wife and four children, promising that "he would give her the same care that his mother would have." The upbringing of middle-class children is practically an old-age pension for their parents, though whether this is wise economics from the standpoint of the community is quite another matter.

But to produce these exceptionally valuable children is far more difficult than getting dancing introduced into the schools. It involves, first, developing the demands of taste and then satisfying them, giving a family a moneyed love of beauty and art, a capitalistic taste for real luxuries on a salary; that is, the sort of taste which can be bred into a race by familiarity with the beautiful things the rich can buy, and the leisure to enjoy them.

"Somehow the disadvantages of $3,000 a year have *got* to be overcome," said a Philadelphia mother, firmly. "Take the matter of clothes for Jane. Now she has a perfect right to beautiful things and the joy of the changing fashions, and she's got to know the real from the imitation. She dropped a wish into the air for white furs. White furs upon my daughter! But I know just how quickly Jane learns from seeing things. I took her shopping with me on Saturday and made occasion to lunch at a cheap restaurant during the rush hour. It happened most fortunately. About every other shop girl who came in was wearing white furs—cheap imitations, in various stages of bedragglement. I saw Jane watch set after set to its seat and take in the full effect of it in combina-

tion with worn black jackets, exaggerated hats and shabby shoes. Then in the afternoon I took her to a little concert uptown where I thought some of those quite well-dressed girls of old Philadelphia might be. They were. I could almost see Jane set the gentlefolks, and the soft pretty place and the lovely music over in a column against the cheap imitations. Yes, that white fur anti-toxin worked perfectly. The only approach to the subject was when she said once:

"'Wouldn't it be perfectly dandy, mother, for you to have a set of ermine!'

"But just the same I know that every one of those struggling girls in the white furs and awful hats had a right to something better. I say *right* because if beautiful things will make Jane more valuable, they'll help the shop girls just as much, and if there is one thing that is sure, it is that the community cannot afford to have us go without anything that makes us more valuable to it.

"Now, of course, if Jane were a young plutocrat, she wouldn't have to acquire good taste herself because she could hire it. But as it is, this isn't a place where even the law could help her out. I have to lead my children personally into that realm of taste.

"I'm trying," said she, "to drive into society the idea that people like John and me and our children have a right to a good deal because we are valuable—much more valuable than the mill hands we might have been. And I'm trying to drive into the children the idea that a great deal

is expected of them because they have received so much, and because they have inherited a lot they could not have been given. At the same time I'm impressing on them the fact that they have a right to receive a great deal more in return. And I try to make them see that what is their right is everybody's right.

"Do you remember the story of the princess who was stolen away by the wicked witch and set to spin with the peasant girls? She sat idle until the witch asked her:

"'Why do you not spin?'

"'You must give me a golden wheel,' said the princess.

"So the witch gave her a golden wheel—but still the princess did not spin.

"'Why do you not spin with your golden wheel?' asked the witch.

"'You must give me silken floss,' said the princess.

"So the witch gave her silken floss—but still the princess did not spin.

"'Why do you not spin with your golden wheel and your silken floss?' asked the witch.

"'You must bring a great lady to teach me,' said the princess.

"So the witch brought a great lady to teach her and the princess began to spin. And the golden wheel whirled so fast, and the silken floss twisted so tight that the thread was as fine as cobweb, and the witch took it up to the palace and sold it to the King.

"'Who spins this fine thread?' asked the King.

"'One of my maidens,' answered the witch.

"'How does she do it?" asked the King.

"'With a golden wheel and silken floss and a great lady to teach her,' answered the witch.

"The King wondered so that he sent his son to follow the witch home. And when the prince came into the spinning room and saw all the peasant girls spinning coarse yarn you could buy for a penny, and the princess spinning fine thread which was worth a piece of gold, he said:

"'Pretty maiden, why do you spin such fine thread?'

"'Because I am a king's daughter,' she said.

"And of course you know what happens after that in a fairy story.

"I only want the best for my children—that's what the prince in the fairy story means. Time was when there were so few good things somebody had to go without, but now we all have every chance for usefulness and happiness the whole round world affords. Thank Heaven that the intelligent discontent of the princess is spreading. There's no reason why every peasant girl shouldn't have a golden wheel and silken floss and a great lady to teach her."

We were talking the other day with the wife of a high-salaried professional man. Before her marriage she had been a writer earning a good income. She has two children, and, because of her unwillingness to have anything but the best medical care, the older of them has cost more

than six thousand dollars in seven years. Moreover, like an increasing number of middle-class women, she feels that the public schools are not providing the kind of education she wants her children to have, and, because she cannot single-handedly make the public schools what she thinks they ought to be, she has given up her profession and is devoting her entire time to training her children at home.

"I wish we could have another child," she said, "but, judging by what Alice and Tom have cost us, I know we shall have to go without one. Besides, I'm not a teacher by nature or training, and I'm never certain that the care I give them is the very best."

Hitherto society has placed the cost of improving the quality of children exclusively upon the parents, with the result that, as standards rise, homes like that of this professional man feel compelled to limit their output. This suggests what is probably the most serious unanswered question in the development of home efficiency—not whether people can afford to have children, but whether society can afford to have those people who are intelligent enough to count the cost, go without them.

CHAPTER XII

Launching the Child

"MY children are such a comfort," said Mrs. Aken, a charming gray haired lady. "They have turned out so well."

We agreed that it must be a comfort to have one's children turn out well, and then asked ourselves if hers really had.

There was William, the eldest, a Chicago stockbroker. He dealt in "public utilities," mining stocks, and "industrials," keeping well within the range of lawful enterprise. Sometimes we heard that he was making money, sometimes that he was losing it. On the whole, he grew more affluent as the years went by.

There was her married daughter, Annie, who, as her mother said, was "so domestic, and married so well." Financially, she had. She has now two lovely children who have passed through the vicissitudes of babyhood and landed safely in the best private school in the city. She has such a genius for organization that she does not need to keep her hands perpetually on the steering gear of her house. She has shifted that burden to the servants whom she has trained and whom her

husband pays. Hours and hours of free time Annie has, while her children are in school and her housekeeping goes automatically on.

Frank Aken was the youngest. He showed a bookish tendency at an early age—a dissociated bookishness which led him into numismatics and a study of the domestic life of Greece. No doubt he has turned out well in a sense, for he is teaching the classics in a boys' preparatory. He has been married some years, but his salary is so small that he does not dare to have any children.

As we considered these three—the stock-broker; the woman who considers her life's job finished when she has produced two children and has trained servants to run a house to hold them; the teacher of Latin and Greek, without which studies of course no classic education can occur, but to the teacher of which society does not pay enough to permit his having children—we wondered if Mrs. Aken's children had turned out so well, after all. They conformed perfectly to the old ideal of law-abiding, self-supporting offspring, but if society had been asked, would it have said they were valuable?

Now of course the most precious output of the home is the child; but to produce it, and feed and clothe and educate and bring it to maturity, is only part of the problem. Shall one raise lettuce or cauliflower or corn only to plow them under? The home must launch its children as the gardener must market his vegetables—it is part of the job. The difference is that the gardener need only

consider getting rid of his product, but the home must consider the effect of its output on the community that assimilates it.

We have a letter from Mr. Warner, a proud father who recently retired from business and looks with pride upon what his home has accomplished. "Our children," says he, "attended the common school. The eldest had a year in boarding-school and considerable money spent for musical training, and she married well at nineteen and a half years. The next went into the navy as an apprentice at sixteen, spent nine years in the Navy and six in the Army, where he is now a sergeant. The third left home at seventeen to learn a trade. The fourth attended high school several years, passed a year in a law office, studied two years at law school and is now commencing the practice of law."

We gather from Mr. Warner's letter that his children are definitely self-supporting. Of course the general experience is increasingly against girls marrying at so young an age. His daughter may be an exception, but girls of nineteen are not usually well enough educated or sufficiently experienced to make efficient wives or mothers, and of course it is not for us to say that so long as we have an Army, we do not need sergeants, but fifteen years' training seems a great deal of preparation—and, do we need an Army?

There is a good chance that the boy who learned a trade is doing something that needs to be done. How about the young lawyer? Dr. Henry S.

Pritchett, President of the Carnegie Foundation for the Advancement of Teaching, says:

"No small proportion of the American lack of respect for law grows out of the presence of this large number of men seeking to gain a livelihood from the business which ought in the nature of the case to support only a much smaller number. When six or eight men seek to gain their living from the practice of law in a community in which, at most, two good lawyers could do all the work, the demoralization of society becomes acute. Not only is the process of the law unduly lengthened, but the temptation is great to create business."

There's a good chance that the lawyer son is helping to demoralize society.

Both the Akens and the Warners have attained the easily accessible ideal of making their children self-supporting and respectable. This is purely a personal ideal with a purely personal gratification. It may not have any relation to the social demand at all, since there are many self-supporting, apparently respectable people for whom society has no real need.

There is, however, a fair proportion of the population who do not think that respectable self-support is enough. They feel that they must launch their young in line with their greatest ability and inclination, and sit in breathless expectancy waiting for their offspring to develop tendencies and talents.

A gentleman from Michigan writes:

"The trades and professions offer a field wide

enough and diverse enough so that any young man's natural gift may find expression in them. And here is the real point—what is a boy's natural gift? He could probably succeed along that line and would probably fail in any other. A parent could wisely use all his discernment in studiously learning the natural tastes of his child. Give a young man something to do that he likes and help him qualify for it!"

Says a Pennsylvania mother:

"I found in early life that my son was a salesman. I allowed him to develop that talent. At nine years he had a little candy stand in the yard, also sold flowers. I paid him myself for the work he did for me. If I had forced him to stay in school, I would have wasted time and money and he would not have been able to face the world."

Another family with an income of only $2,400 is already beginning to save because its eldest son, aged thirteen, has expressed a desire to enter the ministry, and it is evident to his parents, first, that he should not be thwarted in his laudable wish, and, second, that he will probably be unable to support himself if he carries it out.

We have word from the mother of a sixteen-year-old girl in the West who showed a talent for drawing. "I have cultivated it," says the mother, "ever since Alice was seven. I have given her the best training the city affords, but there seems to be no market for pictures unless you are at the very top of the profession."

An attorney from Akron, Ohio, has sent us the

story of how his son pursued his ambition to be a foreign missionary. The boy took two years' regular college work, then was transferred to a theological seminary. When he was ready to go into the field, he could not have accepted a call even if he had received one, because his eyes had given out under the strain of study. His carefully cultivated talent was useless. Says his father:

"Satisfied that he could not proceed along the line of his choice, he came home a broken, dispirited young man. He could conceive of no future except to get a shanty and a few chickens. Then he thought he could possibly work toward self-support."

He first hired out to a chicken farmer, then took a three months' course in the study of poultry. His eyes grew increasingly better as he removed them from print and focused them on the hen. He was offered a position as foreman of a poultry experiment station. His practical work gave him finally a degree in poultry culture, and he is now a professor in full charge of the poultry extension work throughout the State—a successful man. He is said to be the best poultryman in America, but he has not succeeded through his effort to follow his inclinations into the heart of China, but through *stumbling* on the social need of better chickens and more eggs. The fact is that his life came near being wrecked because he was educated merely in the line of his inclinations without regard either to his aptness for the job—as the failure of his eyesight showed—or to whether

there was any market for him when he should be a completed product.

That's the trouble with the idea that a child's career *must* lie in the direction of its inclination. It's only a fraction of the truth, as the idea that a child must become self-supporting is only a fraction. What's the use of being able to do something superlatively well if society doesn't need to have that particular thing done at all? And how repugnant to the feelings of a child, shaped carefully like a peg to fit a square hole, to find that advancing civilization in the shape of some swift-whirling gimlet has made all holes round!

Parents *will* launch their children somehow, and this parental drive, whether it focuses itself merely on making the children self-supporting or on cultivating their incipient talents, is an enormous social force—how strong we have never known, because so much of it is wasted in blindly pawing the air.

We have a letter from a widow with an income of $1,500 a year, who is bending all her life to the education of her two sons, at the continual sacrifice of herself. She does the housework in order that they may have dancing lessons. She cuts her yearly expenses for clothes to $115 a year, while each son has, as she says, an allowance of $150 a year, "which has thus far sufficed for gentlemanly clothing and the expenses of athletics." She saves on everything, cheering herself the while "with the vision of the end this economy is meant to accomplish."

"I cannot say how we shall manage matters when it comes to a university course," she writes, "but I do quite confidently expect to manage somehow. We have talked of the Government foreign service, diplomatic or consular, as a profession for them. Surely a university education, a speaking knowledge of three languages, good health, and a trained judgment ought to lead toward paths of distinction."

Not necessarily!

Only a few weeks ago a man came to our door with a thinly veiled plea for money. Said he:

"Nobody wants a man around when he ain't got nothin'. Why, even these Mills Hotels that some rich man built for the poor man—do I get a chance to stay in them? No. They're all full of these college fellows out of a job. There ain't no room in 'em for a working-man."

The time has gone by when a speaking knowledge of three languages and a trained mind insures an income, and the cost of acquiring them is very high, although the idea still survives that boys and girls can work their way through college.

Says one gentleman from Michigan: "I think any young man or young woman with a good brain, abundant grit, and good physique can acquire a college education without injury to themselves. Probably the more they have invested personally, the greater the treasure will be."

Many people do get through college this way, but it is questionable whether any one who has stood up under a good stiff college course himself

would advise any boy or girl to add self-support to the burden.

We have the record of a farmer's son who wanted to be a civil engineer. He left home with $70 to undertake a four years' course in Purdue University. He has now struggled along three years, having had about $300 by way of assistance from his father, and is paying his way and a little more. This cost of a little over $100 a year for keeping a boy in college is the lowest of which we have any record.

A well-to-do business man from Chicago writes that the cost of sending his daughters through college has been approximately $2,000 each. Both of them have become teachers at adequate salaries, so it would seem that this outlay of $4,000 has been sufficient to educate and launch these girls.

Two boys at Dartmouth cost approximately $600 a year each.

The expenses of a Pennsylvania minister's daughter at Smith have averaged $828.04 a year.

Writes the mother of a boy whose college course cost $1,800 a year: "People should remember that if boys and girls are brought up on good food, comfortable rooms, and decent clothes, they cannot do with less when away. I worked much harder while he was in college than ever before or since. I did with less help in the house, but I was determined that the pleasure of sending the boy where he could learn should not be a burden to my husband, and thus become a trouble instead of a joy. The third year of his course he

gave out with nervous exhaustion. He was not used to city life, and never had good judgment about what he could endure. He was not able to do anything until a year ago, and was also a very great expense—so much that I do not want to know how much."

There seems to be no point above which the expenses of college students may not rise, but the average of those we have analyzed, counting out students from families with incomes of more than $6,000, or students who have received scholarships or worked their way through, is $665 a year. Now, what will happen to that unselfish mother with $1,500 a year if over $1,300 of it goes to her two sons' education? Suppose she does manage to somehow put them through the university, and then they don't fit into any needed work? It has happened to others. It might happen to her. It is a social calamity to have that sort of splendid parental force wasted—wasted in launching children in stagnant ponds, in backwaters that lead no where, in rapids and swift currents that need not be navigated.

A letter came today from a woman whose husband was practically crowded out of the career that his college course opened to him, and who has gone to the Yakima Valley to start again in work that will meet the specific demand of that region.

"There are hundreds of people here who have found the professions overcrowded in the East," she writes. "Fruit culture appeals to their scientific training, and they are succeeding as fruit

ranchers." She says that to start over in this new work, it is necessary for them to hire out on fruit farms to get the practical side of the work, and to take winter courses at the agricultural college for the theoretical side. "The work," says she, "calls for expert knowledge of soils, irrigation, pruning, controlling insect pests and fungous growths, and a multitude of other things."

These people, having been fitted to a profession where there was no demand for them, must be re-educated before they can make a living. It is, to say the least of it, a wasteful proceeding. Everywhere in the country we are throwing away not only the drive of that applied parental affection, but the child's career as well, and we're doing it chiefly through ignorance. We do not know either what the community needs in the way of applied middle-class brains or what it is willing to pay for—which may be quite a different thing. We have, to be sure, a general idea that there are more manufacturers of ladies' cloaks in the New York Ghetto than can make a living, more bookkeepers and stenographers and clerks than can survive in Chicago, too many doctors and lawyers everywhere, but nobody knows how many or why. Nobody has yet noosed the law of probabilities sufficiently long to find what industrial output is needed from the middle-class home. We go on blindly producing at great cost in money and effort without knowing whether the product is needed or not. It is only in reference to wage-workers that we are beginning to take serious

thought for the misfits and unemployed. The growth of bread lines and slums, of vagrancy and pauperism and crime, the high infant mortality, the increase in juvenile delinquency and prostitution, the spread of tuberculosis and kindred diseases of neglected poverty, are not only beginning to cost more than we like to pay for courts and jails, public health and public charity, but are also undermining our industrial efficiency so that we are threatened by the competition of more foresighted and socially intelligent nations. For long generations we assumed precisely the same attitude toward unemployment among the wage-workers that we still hold toward the misfits and unemployed in the middle class,—every man for himself and the devil take the hindmost,—as if we were not all concerned with the devil's harvest, as if the failure of any one individual were not a social waste for which we and our children must pay!

Happily, in one State at least, the tragic wreckage of the panic of 1907 shook this dangerous complacency. In June, 1910, the New York State Commission on Employers' Liability and Unemployment sent a questionnaire to more than five thousand employers, representing every industry in the State, seeking information about the fluctuations in the number of their employes from year to year and month to month, the sources of their labor-supply, and their methods of securing workers. At the same time the secretaries of more than two thousand trade-unions were asked

to report the number of their members who were unemployed during the year, and to describe the effect of lost wages upon the working-men's families. This information the Commission supplemented from the various investigations by the United States Department of Labor into wages and the cost of living, from all available State documents dealing with unemployment, from the quarterly reports of trade-unions to the New York State Commissioner of Labor, from the special Federal censuses of manufactures made in 1904 and 1905, from the records of charitable societies, commercial and philanthropic employment agencies, and other kindred sources. Upon this broad basis of fact the Commission framed its conclusions, the chief of which is that "unemployment is a permanent feature of modern industrial life everywhere. In the industrial centers of New York State, at all times of the year, in good times as well as bad, there are wage-earners, able and willing to work, who cannot secure employment."

This is the great fact which today challenges serious attention; for it involves all our social and economic problems—it gauges the social efficiency of our industries, it is fundamental to the physical health of the nation, it is basic to the problems of destitution, the dependency of children, vagrancy, and crime. And it applies to the middle class quite as much as it does to the wage-workers.

Of seven hundred and twenty-three employers

who replied to the question, "Are you always able to get all the help you want?" sixty-seven per cent answered, "Yes." At the same time *eighty-seven* per cent stated that they got their help wholly or mainly from workmen who made personal application at their factory doors. In few establishments do they even have to hang out a sign, "Hands Wanted," or blow the whistle, as the canning factories do, to announce that fresh loads of fruit or vegetables have made places for more workers. They have rather to protect themselves from importunities by placards like those one sees outside almost every building in process of construction: "No Carpenters Wanted"—"No Bricklayers Wanted"—"No Steamfitters Wanted"—"No Workmen of any Sort Wanted."

"It is apparent," says the Commission, "that many workmen must be going from plant to plant in vain." To what extent this is true of the middle class most of us know through bitter experience.

Of one hundred and seventy-nine trade-union secretaries who replied to the question, "Are there at all times of the year some of your members out of work?" fifty-three per cent answered, "Yes." Only eight per cent said that their members lost no time through unemployment, while twenty-five per cent replied that their members lost an average of three months or more in the year. The reports of the New York State Department of Labor, covering a period of seven years, show that in ordinary times at least fifteen per cent of the organized workers of the State are idle during the

winter months, while even during October, the month of maximum industrial activity, the percentage of unemployment among skilled workers does not drop below five. During years of panic and industrial depression the limits both of maximum and minimum unemployment rise sharply, and the recorded idle among the best trade-unions range from fifteen to more than thirty-five per cent.

These figures deal entirely with skilled workmen. No comparably accurate data were procurable to show the extent to which the unskilled suffer from worklessness. Such facts, however, as the Commission was able to gather, furnish an interesting index to the truth. During 1910 the Free Municipal Lodging House in New York City gave shelter to more than thirty-three thousand homeless and penniless men and women, most of whom, though unemployed, were "by no means unemployable." In this same year the Salvation Army had five thousand applicants for work, for only five hundred of whom was it able to find places; and the National Employment Exchange, an agency conducted at great expense by a small group of financiers, found work in eighteen months for only four thousand, six hundred and fifty-seven out of approximately twenty-four thousand applicants.

Too much weight is not to be given to these figures; undoubtedly many of the work-hunters registered with more than one agency, and in many cases positions were left unfilled because none of

the long list was qualified to meet their special requirements. They do, nevertheless, indicate the silt that is seeping through the foundations of our American homes.

Always it must be remembered that unemployment is not a disease of panic years which can be met by emergent relief; its evils are not necessarily most serious when the number of unemployed is largest. The important questions are: How many workers do the industries of the State normally require? To how many can they give steady employment? and, How many do their fluctuating demands keep in the reserve army of casual workers?

The Federal census of manufactures shows that about ten per cent of the wage-earners of New York State form a reserve to meet the varying monthly demands; that fully one-third of those who are employed at the busiest times are out of employment, or are compelled to lose time in going from job to job during the year. Of 37,194 establishments, only forty per cent were in operation for the full year; nineteen per cent lost a month or more, and eight per cent were shut down half the time. "Investigations of over four thousand wage-earners' families in the State," says the Commission in its summary, "show that less than half of the bread-winners have steady work during the year."

What is the effect of this industrial turbulence upon the efficiency and stability of our homes?

It has been customary in New York to adopt

the conclusion of Dr. Robert Coit Chapin, that for an average working-man's family consisting of two adults and three children, or four adults, "an income under eight hundred dollars in New York City is not enough to permit the maintenance of a normal standard; families having from nine hundred to a thousand a year are able in general to get food enough to keep soul and body together, and clothing and shelter enough to meet the most urgent demands of decency." Because, however, seventy-five per cent of the trade-unions under consideration were located in the smaller cities of the State, the Commission conservatively adopted seven hundred dollars as the amount upon which a family "can barely support itself, provided that it is subject to no extraordinary expenditures by reason of sickness, death, or other untoward circumstance."

The secretaries of two hundred and eleven trade-unions reported that if employment had been constant, the average income of slightly more than half their members would have risen to a thousand dollars a year, while in only four per cent would it have been less than seven hundred dollars. But owing to the inconstant demand for labor, the average income actually fell below seven hundred dollars in twenty-five per cent of the membership, and reached a thousand dollars in only fourteen per cent.

These figures are, of course, corrected for strikes; they represent normal conditions. Moreover, they deal only with a group of skilled, and there-

fore well paid, trades. They leave to the imagination the economic status of the unskilled and casual workers, whose periods of unemployment are longer and more frequent, and who, even if they were employed six days a week, the year round at the usual wage, could not earn more than five hundred and fifty dollars. The dock-workers are, perhaps, the most typical of these casual laborers. In every city or town that has shipping by ocean, lake, or river, they are to be found, either idling about waiting for a job, or working night and day, loading and unloading vessels. New York City alone has between forty and fifty thousand of them, not more than half of whom are working any one day. What do they do between whiles? The Municipal Lodging House gives the history of some of them. They wash dishes in a restaurant for a few days; they help to fix up Madison Square Garden for a show; they do building laborers' work for awhile; help a team driver when an extra man is needed; distribute directories and telephone books, and pack and ship goods in a department store during the Christmas season. How shall their families adjust their living to such wage-earning? Or how long will it take an industrial system that presupposes a man to have no family to produce the thing it demands?

Of course it may be justly said that the full weight of lost income due to unemployment is not always felt through a lowered standard of living in a working-man's family. When he is out of a job, his wife goes to work, his children go to

work, and in this way the home may be kept together. In city parks and playgrounds, able-bodied men taking care of babies and young children while their wives and older children are at work are common enough. But from the standpoint of the homes and the State's interest, these can hardly be considered satisfactory adjustments. For the children of unemployed or under-employed workers, neglected in their early years because their mothers must go to work, are frequently forced to enter industry, untrained and physically handicapped, by way of the first job that offers; and as they grow up they drift out of the "blind alleys" of makeshift occupations, to swell the hosts of casual, unskilled labor.

And it isn't as though the unemployed man would rebound into estimable respectability when given a job. One who has listened to the perfervid denunciations of society by the street-corner orator, whose emotions have been set aflame by the sight of the righteous man forsaken and his seed begging bread, is curiously impressed by the clear echo of the agitator's language in the State Commission's report.

"The unemployed man walks the street in search of work, hopeful at first, but as time goes on becoming more and more discouraged. The odd jobs he picks up bring an uncertain and very insufficient income. His whole life becomes unsteady. From under-nourishment and constant anxiety his powers—mental, moral and physical—begin to degenerate. Soon he becomes unfit for

work. The merely unemployed man becomes inefficient, unreliable, good-for-nothing, unemployable. His family is demoralized. Pauperism and vagrancy result."

These conditions are not peculiar to New York. The recently published Federal inquiry into the reasons why six hundred and twenty children in selected manufacturing towns in Rhode Island, Pennsylvania, South Carolina, and Georgia left school to go to work, shows that thirty per cent went into industry under pressure of starvation, and another twenty-eight per cent because the parents were not able to maintain such a standard of living as seemed to them imperative without their children's assistance. In this Federal report the most significant piece of information is relegated to a foot-note in the smallest type: "In the period between the children's going to work and the investigation, one hundred and ninety-two fathers had been unemployed for varying periods. Using the fullest information obtainable, there seemed only eighteen cases (concerning two and eight-tenths per cent of the children studied) in which the father's lack of work seemed attributable to his own indolence, intemperance, or other fault."

It is from the ranks of these child-workers, whom destitution pushes prematurely into the machine of industry, that our criminals are increasingly recruited. The latest governmental study in juvenile delinquency and its relation to employment shows that the percentage of delinquent children is nearly five times as great among

those who work as among those who are at school.

Uncertain and insufficient wages, juvenile delinquency, crime, and prostitution—this is the array of evils that is breaking up our homes; and the parent of them all is unemployment.

Confronted by such facts, it is idle to cling to the illusion that America is a bucolic neighborhood of freehold homes, or to declaim against a program of remedial legislation as an unwarranted interference with personal liberty. What personal liberty have the hungry? At such a time academic discussion becomes both inhuman and unpatriotic; what we need is an enlightened statesmanship.

Against the dark background of the New York Commission's general findings one cheerful fact stands out. While thousands look for work and cannot find it, scores at least of positions remain unfilled. So long as business men rely upon the chance-come applicant at their factory doors, there must always be times when places requiring special types of labor will continue empty. Moreover, it is notorious that there are times in the year when farmers cry in vain for hands, and always there are lost opportunities for agricultural workers because the means of communication between the manless job and the jobless man are inadequate.

Because common sense suggests that this unsatisfied demand for labor is the readiest means of grappling with the problem of unemployment, the Commission gives first place in its list of immediately practicable remedies to a generously fi-

nanced and State-wide system of free employment offices. Would a manufacturer in need of raw material tack up a sign, "Cotton Wanted," or "Lumber Wanted?" Why should the labor market alone be left unorganized?

It is the English system which the New York Commission has taken for its model. After years of futile experiment with Distress Committees and Relief Work—futile because it was impossible to give really useful work to the idle without taking it away from the employed—the English government passed the Labor Exchange Act of 1909. In February of that year the Board of Trade opened ninety exchanges, and increased the number to one hundred and forty-two in 1910. The kingdom is divided into ten administrative districts. Three times a day each exchange sends to the central district office a list of all positions it is unable to fill, and a similar list is exchanged among the ten divisions once or twice weekly. Channels of regular intercommunication net the kingdom. When necessary the government pays the cost of transportation of the workman, then collects it from the employer, who in turn deducts it from the workman's wages. At the head of each of the ten districts is a divisional officer, who is assisted by a committee of employers and workmen. The exchanges do not advance transportation to places where strikes are on, or where the wages offered are below the prevailing rates. Already, in their second year, the exchanges were finding jobs for about fifteen hundred workers daily.

A Juvenile Advisory Committee, composed of workmen, employers, and educators, who protect the children against "blind alley" jobs, is provided for in each district. The need of hitching up the schools with industry is revealed by the fact that in 1909 forty per cent of the positions found by the exchanges could not be filled because properly trained workers were not available.

In the main this is the system recommended by the New York Commission, whose bill includes provision for coöperation with employers and trade-unionists, notice of strikes, and special facilities for children between the ages of fourteen and eighteen.

We have pretty definitely grasped the idea that the labor market must be organized, because it is for the social advantage that the trades should be neither over nor under-supplied with workers; but it seems to shock people inexpressibly to think that the demand for ministers and teachers and doctors should be put in the class with that for bricklayers and plumbers. And yet the problem is quite as acute in the middle class as among the wage-workers. Take the profession of medicine, for instance, a calling of the social value of which there can be no question, and which is largely recruited from the middle class. The introduction of the Carnegie Foundation's Report on Medical Education says:

"In a society constituted as are our Middle States the interests of the social order will be served best when the number of men entering a

given profession reaches and does not exceed a certain ratio. . . . For twenty-five years past there has been an enormous over-production of medical practitioners. This has been in absolute disregard of the public welfare. Taking the United States as a whole, physicians are four or five times as numerous in proportion to population as in older countries, like Germany. . . . In a town of 2,000 people one will find in most of our States from five to eight physicians, where two well-trained men could do the work efficiently and make a competent livelihood. When, however, six or eight physicians undertake to gain a living in a town which will support only two, the whole plane of professional conduct is lowered in the struggle which ensues, each man becomes intent upon his own practice, public health and sanitation are neglected, and the ideals and standards of the profession tend to demoralization. . . . It seems clear that as nations advance in civilization, they will be driven to . . . limit the number of those who enter [the professions] to some reasonable estimate of the number who are actually needed."

And in the face of this there were in 1910 23,927 students in preparation to further congest the profession of medicine! It's a perfectly inexcusable waste, for, though there's much the statistician hasn't done, there's little he can't do when he sets his mind to it. If he can estimate the market for the output of a shoe factory, why not the market for the output of a professional

school? It ought to be possible to tell how many crown fillings the people of Omaha will need in their teeth in 1920 and just how many dentists must be graduated from the dental schools in time to do it.

Of course, no one home can command the necessary information to organize the market for middle-class service; it can be had only through some form of community effort. If it is good business to hire experts to show us how to get the maximum power out of the energy stored up in a ton of coal, isn't it even better business to hire experts to show us how to get the maximum power from the middle-class homes? Isn't it, as a matter of fact, important to the Nation to have the precious assets of professional brains conserved and applied exactly when and how we need them?

And it's beginning to be done. Here and there the facts about some special business or profession are being put together, and the chances in it, or the lack of them, brought to light. The Vocation Bureau of Boston for example published in 1911, together with studies of the baker and machinist, a little pamphlet on the architect, to show the people of Boston how their boys may become architects, and what the chances of money and success in that profession are. It insists on the requirements of "good health, good habits, and good eyesight," so those handicapped will not enter it. It says: "Professional education is by far the best. One cannot well educate oneself for an occupation having such high requirements,"

and adds: "The majority entering the profession remain draughtsmen permanently, at pay varying from $20 to $35 a week." The report does not publish an estimate of the number of architects who could find work in the country, or even in and around Boston, but it does say: "There are very great opportunities for young men of varying talents and abilities. . . . It has the future of an important occupation."

A little vague, but a beginning. Why should not this, and much more, be done for all professions and businesses? Why is it not worth the while of the Nation to see that this firing into the blue should stop in child launching as well as gun practice? Does the gunner on a battleship push and pull at a gun till it looks right to him? Far from it. He has the range given him by his superior officer, and he aims that gun by what looks to the unsophisticated eye like applied trigonometry. Why not perform a similar mathematical feat in launching a child? Isn't it quite as important to launch a productive child as a destructive shell?

Society may even find it to its advantage to do what some of the great businesses do. Finding that the Nation does not automatically produce the sort of skilled mechanics they need, they have taken the raw material that society does furnish and made it into competent workmen at their own expense, just as a furniture factory makes pine trees into rocking-chairs. Several great corporations have found it to their advantage

to educate free of charge the people whom they wish for definite uses. How does society, which produces many things, differ from a factory which produces one thing? Will not the same principle hold? If we could so coördinate and specialize our social activities that no man should be educated to a profession where there was not room for him, if the child was made to fit the demand, would it not automatically absorb him? And would society not conserve an immense amount of precious human energy that is now wasted in blind fumbling about?

At present we have all over the country unsatisfied economic demands and undemanded economic supplies. We have laid in a stock of workers in unneeded lines and left much of the needed work of the world undone. No doubt it is a left-over brain process from our ancestral nomadic stage that makes us talk of wringing a living from the world. That was probably what people once literally did, but it is no longer necessary. In fact, it has come to be mere short-sighted folly. There *is* plenty. If we followed an intelligent plan of social housekeeping, we should find that there are three jobs for each man instead of three men for each job. The necessity of fighting with the world for a living is past, and the world loses in permitting it to go on. A man's choice of profession is not his own business. It is a social question, and one that so far as the middle class is concerned, has hardly begun to be solved.

CHAPTER XIII

Savings and Efficiency

WE'VE a friend whose recipe for story-writing is: "Take a block of large yellow paper and a soft pencil; place all unpaid bills on the upper left-hand corner of your writing table—the result is literature."

But she's the one exception we know to the rule that a mind must be free from the hundred pinches and pulls of money worry to turn out its most valuable product.

Most of us know how visions of our children in want and ourselves helpless through old age, will switch our minds from the legal case we may be working out, turn our calculations on the strain of iron girders to foolishness, lift our brushes from the canvas and our pencils from the paper, or break our voices as we lecture to our classes. If we had the choice of an incentive, wouldn't we prefer the love of our work and the certainty of a reasonable reward to the fear of what might happen to us if we failed? Wouldn't a man run better in the joyous hope of taking an Olympic prize than in the deadly fear of pursuing growls in the forest? Why, then, do we torment all our productive years with the fear of a helpless old age and dependency?

"It is well to take an optimistic view of the future," writes the wife of a New England professional man, "and every man and woman who dares to found a home with only the earnings of the father for its support are true apostles of hope; but it is sheer folly not to set aside what will spare them the dependence which is the bitterest drop in the cup of old age. No magic can spend one dollar twice. If we are to educate our children and achieve even partial provision for sickness and the non-productive years, it must be by the old hard road of going without."

And so she does what most women of her group ordinarily do—the wives of the doctors, lawyers, architects, journalists, scientists and engineers who, according to our seventy-six budgets, have an average income of $2,598.32 a year—cuts down on travel and recreation and service in order to put between three and four hundred a year into savings, ignoring the fact that she is spending an undue proportion of her income on the health of her family in consequence, and the fact that even if she can keep up this saving for twenty years she will only have laid by enough for an annual income of $420—a good deal less than she and her husband will need for decent living.

We have the family budgets of a series of high school teachers and college professors, men on salaries ranging from $1,200 to $4,000 a year, and scattered across the country from Maine to California; and in every case but one it is easy to see how old age and the fear of it is like a para-

lyzing hand to mar the present efficiency of their homes.

As the second bulletin of the Carnegie Foundation shows, the majority of the teachers in America receive salaries below the comfort line, though that line varies greatly for different localities in accordance with the local cost of living. Now teachers who are continually worried by money are in no state to turn out their best work, either as teachers or home-makers. Their salaries may not look so small in money, but it is important to realize the difference between a salary that is comfortable to *live* on and a salary that is comfortable to *save* on; for the fear of the future in a profession in which the average income even of college professors at the height of their earning power is only $2,500 a year drives men to save as the only way to provide for the future, and tends to reduce the amount of money they are at liberty to spend on their homes and their professional equipment to a point below the efficiency line.

It doesn't matter in the long run whether they are content to cut down their home budgets below the point of efficiency or not—cheerfulness under misfortune undoubtedly makes things pleasant for the neighbors, but it isn't a good social substitute for a strong-fisted campaign of prevention. There is plenty of cheerfulness among the teachers just above the line of decency, and a tendency to make the intangible receipts of inspiration, and consciousness of their noble calling, and various other

comforting platitudes, piece out mere beef and potatoes, till one feels pretty sure that the scholar's stoop comes as much from underfeeding as from overstudy. Teachers, or their wives, living on $1,500 a year and less have a fashion of writing:

"Our monthly expenditures average around $50, and we think we are living high."

"Our salary looks pretty big to us, because we have so many dear friends who have so much less."

"Our professors here are fine, upright, happy people, and all on $1,200 a year or less."

"We deny ourselves in none of our needs and pleasures."

"Counting all candy, ice-cream, and every eatable, our food average for a day is not above twenty cents."

To read these brave letters, gives one a happy warmth in the heart which lasts just exactly till we analyze the family budgets that go with them. Here is the best and most reasonable budget we have been able to get from any teacher with an income of $1,500 or less. It comes from Mrs. Brownson, a cheerful, happy woman in a section of the Middle West where living is so cheap that her husband's high school salary of $1,200 will go further than would seem possible to an Easterner:

BUDGET OF A HIGH SCHOOL TEACHER IN THE MIDDLE WEST, WIFE, AND CHILD FOUR YEARS OLD

Income: $1,200.00 a year, salary.
20.00 from private lessons.

$1,220.00

Food		$180.00
Shelter (rent and water tax)		121.50
Clothes, etc.		140.00
Operating Expenses:		
Coal, wood, ice	$50.00	
Gas and laundry	20.00	70.00
Advancement:		
Church	30.00	
Y. M. C. A. & Y. W. C. A.	10.00	
Summer school	135.00	
Insurance	140.00	
Vacation	50.00	
Doctor	10.00	
Bank	325.00	
Magazines, papers, books	7.00	
Incidentals	1.50	708.50
		$1,220.00

Obviously, Mrs. Brownson is a careful housekeeper, happily busy trying to make every reluctant dollar give up a hundred cents of value and to keep her young son up to the mark. Obviously, too, she succeeds, for they've just paid

off the big left-over debt from Mr. Brownson's schooling, and are able to give $30 a year to the church and contribute to the Young Men's Christian Association and the Young Women's Christian Association. Now this generosity is right in line with Mrs. Brownson's cheerfulness—pleasant characteristics both—but the community expects much bigger gifts from a high school teacher than dollars. The community expects him to be a mine from which to quarry indefinitely, but a modern mine whose supposedly inexhaustible store has got to be continually replenished from without by travel and books and contact with people. A teacher's mind is a storage battery; it can't be charged once for all and then go on emitting power forever. And the thing that prevents the frequent recharging of Mr. Brownson is the menacing hand of the future reaching backward, gripping hold of a hundred and forty dollars a year and saying:

"Think what will happen to your family if you don't give me this in the form of insurance!"

It takes hold of the $325 a year savings and says:

"Give me this in proof that you've remembered the rainy day."

And it leaves the teacher, who ought to have some hundred dollars a year to put into books and technical equipment alone, with $7 only for magazines and papers, and $50 for a vacation for three people, and not a cent for a lecture or a concert or a theater. To be sure, Mrs. Brownson writes that they have an extended circle of acquaintances

among the "rich, the middle, and the poor classes"; but balance against the consequent social diversion the fact that all the idiosyncrasies of the human imagination have to be trammeled to fit the $1.50 a year spent for "incidentals!"

The food allowance of $180 is well below the lower limit of subsistence in most places as ascertained by the University of Wisconsin, but as only $10 went for doctor's bills and nothing at all for medicines, the Brownsons seem to have been sufficiently fed. This is possible because they live in a great fruit and vegetable producing State, where one may purchase the luscious watermelon at five cents and peaches for so little that it is not safe to mention the price, and where flour comes down from Duluth by water—altogether one of the cheapest places in the country to live. But just look at the things that must be left out of the account when the fear of age and decrepitude steals $465 a year out of $1,200. That ugly fear steals their chances of present efficiency and looks mealy-mouthed and virtuous while it does it! And though it may not be true of Mr. Brownson in particular, isn't it true in general that such sacrifice builds an unjumpable wall in the path of a teacher's success? And isn't it an indirect sacrifice of the brains of all the little Smiths and Joneses that sit under him? Of course one can't starve when one is old any more complacently than at any other age; the grasshopper may have become a burden and the caper-berry have failed, but one eats notwithstanding. The question is,

Can the community afford such sacrifice? Isn't there some way out?

Of course the children and their future have got to be provided for, either by education or endowment—that's an axiom; but too often the axiom runs in direct opposition to the justifiable demand of society that each generation shall give itself fully in the present, and its refusal to accept instead any I. O. U. reading: "In the persons of my sons and daughters, I promise to pay —."

The attempt to substitute one's children for one's self is apt to be disastrous. Of course there is the beautiful idea of lifting them a step up, the theory that no sacrifices are too great to be made for them, that no slaving is real slaving, no hardships real hardships, where they are concerned; and doubtless these thoughts do ease the mind, though they don't radically rest the muscle. One has got to be pretty sure that it is only one's self that one is sacrificing; it may be one's neighbors.

Mrs. Taylor, wife of a high school principal in a Middle Western city, sends us the following schedule:

BUDGET OF A HIGH SCHOOL PRINCIPAL IN A MIDDLE WESTERN CITY, WIFE AND FOUR CHILDREN. INCOME $3,700 A YEAR.

Food	$ 500.00
Shelter (heat, outside cleaning, light, etc.)	715.00
Clothes	333.00
Operating expenses, etc.	128.00

Advancement:		
Annuity premium	$414.00	
Insurance	94.00	
Taxes (on vacant lots)	25.00	
Tuition at	450.00	
Tuition at	381.00	
Church	30.00	
Allowance to children	120.00	
Husband's expenses	510.00	2,024.00
		$3,700.00

Mrs. Taylor says that she and her husband are putting their children through college, and feel that this education is a sufficient substitute for money to start them in life; but she makes these elucidating comments:

"You will see from this schedule that it is absolutely necessary that I should do all my work myself, including the laundrying. But trying to put our children through Eastern colleges was too much for some of us, for I have been under a severe mental strain, and one daughter has been in a sanitarium for months because of a nervous breakdown. Teachers as a rule are not paid according to their needs, and have to stint in everything in order to make a living. We took out an annuity policy three years ago for $5,000 to be paid up in ten years, which will pay us $250 a year till the end of our lives. My husband has life insurance for my benefit, the premium of which I pay; but after my husband outlives his usefulness

as a teacher, he and I will have to live on $250 a year, there being no provision made by law to help the superannuated teachers."

Now the Taylors have done the thing which ever since the Mayflower landed we Americans have tried to do—they have given their children OPPORTUNITIES. They have seen the word spelled in capitals all their lives, they have pursued and overtaken it, and are quite willing to pay the cost; but does it seem a thing we can afford to let them do at the price? For, in addition to their sacrifice of present efficiency, they turn the minds of other teachers to the elementary proposition that such and such an income will give such and such things only, that a time will come when a teacher's usefulness is over, and that the lean years must be provided against out of the fat ones, until the less daring ones grow afraid to assume the responsibility of children.

Mr. and Mrs. Carton, out on the Pacific coast, have reversed the sacrifice of the Taylors. Mr. Carton holds a small professorship at a salary of $1,800 in a community where living is high. He believed that it was his duty to be a good teacher first and a happy man afterward, and that he ought not to marry until he had stored up enough in his head to be sure of holding his position and enough in his pocket to be sure of making a wife comfortable. Remember how small is $1,800 a year on the Pacific coast! After a long engagement he married and continued to save. He didn't dare cut off chances to study—competition for his

job was too keen; so there were summer courses and conventions and a year's leave of absence and a little travel and lots of books, and always the saving, saving, saving, urged by a little tormenting demon sitting in the back of his head who whispered:

"You're going to be old! Suppose you fall ill? What about accident? What will happen to your wife? You've got to provide for her!"

And that ruthless demon reached over and drew worry lines about Mr. Carton's eyes, and picked out his hairs, and troubled his soul, and whispered always: "One must either provide for children or go without them!" and kept him and his wife always alone.

To be sure, he tried to supplement his income by writing text-books and giving lectures and doing the other things which lead Dr. Henry S. Pritchett of the Carnegie Foundation to say:

"A large proportion of the teachers in American universities are engaged in turning the grindstone of some outside employment with one hand while they carry on the work of teaching with the other."

Again, it is the fear of age and poverty that has stolen from the community the children the Cartons might have had, and their home as judged by its output is only half efficient. It has given a good teacher, but it has stopped short at this generation. This too seems a waste we can't afford, and is referable to the same cause which makes the high school teachers in communities where there is "no provision made by law to help the superannuated" put so large a proportion of

their salaries into savings instead of present efficiency. With 446,133 teachers in the United States, these wastes bear seriously both upon education and the home.

Fortunately, we know the cure of this evil as well as we know the uses of quinine. Let a cured patient explain.

He is Mr. Forsythe, professor in a small Eastern college. He receives $1,800 a year, is entitled to a pension at the age of sixty-five or after twenty-five years of service, and his wife, in case of his death, will have a widow's allowance. The fear of the future either for him or his, need not steal anything at all from the present. Here is his family budget:

BUDGET OF AN EASTERN COLLEGE PROFESSOR WITH A WIFE AND TWO CHILDREN. INCOME $1,800 A YEAR.

Food		$ 260.00
Shelter (payments on house and farm)		500.00
Clothes and personal expenses:		
Children	$ 60.00	
Wife	120.00	
Husband	90.00	270.00
Operating Expenses:		
Fuel	$120.00	
Service	72.00	
Telephone	18.00	
Light and gas	24.00	234.00

Advancement:		
Life insurance	$192.00	
Benevolence	84.00	
Incidentals	80.00	
Surplus	180.00	536.00
		$1,800.00

About some of the items in this budget Mr. Forsythe is slightly apologetic; they are the items that look even remotely like savings. Why should they buy a home? Mr. Forsythe explains:

"Families without children in ——— are able to get pleasant apartments for $20 a month, but our reason for purchasing a house was that in this way we secured a very large lot where our children might have plenty of air and sunshine and be safe."

Sort of *in loco nursemaidæ!* Now nurse-maids average about five dollars a week—that is, $260 a year—besides food and lodging. To buy that house looks like good business. Professor Forsythe writes:

"The natural beauty of our premises—there is a steep rocky slope back of us crowned with oaks and pines—and the privacy and repose are also worth much to us. Almost every year we purchase a few trees or shrubs for our grounds, and we also bring young pines and hemlocks from the woods and set them out where we hope they will grow to be things of beauty. Our home is a pleasant place to live and work in, and a dear refuge to look forward to after hours of outside work.

"We also bought a little farm in order that we might be able to escape completely from our ordinary activities during the summer months and live unconventionally in the midst of natural beauty. Most people, doubtless, would not find so long a vacation needful, but we find that only in this way can we recuperate from the wear and tear of the year's work."

The Forsythe home-buying, which with many people would be a form of investment, is to them a luxurious indulgence, making them more efficient at the present time.

But there is life insurance; what is the present value of that? Again Mr. Forsythe:

"This pays for endowment policies which will mature in from twelve to fifteen years, and we propose to devote the greater part of the money to completing the payments on the house."

That food allowance in the budget looks dangerously low; but we have taken pains to check up prices in that particular region, and find that butter, eggs and milk are considerably cheaper than in most places, fish at least a third less, while meat, vegetables, and fruit are about the average. Then, as Mr. Forsythe explains:

"Our home and farm orchard supply us with abundant apples and pears, and, eating them freely, we purchase relatively less quantities of vegetables."

So, evidently, part of the cost of "shelter" ought to be credited to the food account. But the final test of the food supply is the doctor's bill

and except for the expenses incident to the birth of the two children and a surgical operation in no way related to too little food, no mention is made of a physician's charge.

Let us slide past the easily explained items of fuel, service (occasional help only), clothes (Mrs. Forsythe makes many of the children's clothes), down to the last three items—benevolence, incidentals, and surplus.

Benevolence includes church dues, contributions to charity, and membership fees in civic and benevolent associations. Incidentals include presents, flowers, theater and concert tickets, railway fares to attend teachers' conventions and "classical organizations," and the eight regular magazines that come into the house. Mr. Forsythe mentions that they have access to all the best magazines in the college library also. They plan to attend the good plays, operas, and concerts during the year. "Needless to say," he concludes, "we always overrun this appropriation twenty to forty dollars." And this brings us to the last item—surplus, which isn't really a surplus at all, but elbow room in the other departments. It buys them a few good books every year, besides the technical ones for the professor's work; it buys music for Mrs. Forsythe to play and sing; it buys pictures for their walls; and it is hoarding itself up by littles to buy a new piano in place of the old one.

All this is for themselves, of course; now what are they doing for others? Mr. Forsythe writes:

"We plan to invite the students as often as we can, by classes, or in groups of four or five for dinner, or to tea on Sunday afternoons. And we are trying to reach some of the foreign population and get them to come to our house. My wife devotes all the time and strength she can to assisting in the management of a working-girls' home and a model employment bureau, besides doing a good deal for the young women in our college."

"But," Mr. Carton of the Pacific coast, or Mrs. Brownson of the Middle West, might ask, "how about providing for those two children? Do you mean to foist penniless offspring upon an already glutted community?"

"They'll have an education in place of a home," their father might answer.

"But," we can hear Mrs. Taylor pipe up, "do you labor under the delusion that you can educate your children for nothing? Look at my experience!"

Such questions do not fluster Mr. Forsythe, because, thanks to his pension, he is free to spend all of his income on the present efficiency of his home as a factory for the production of citizens. Something more (this is not included in the bond, and just happens to be within our knowledge) Mr. Forsythe is giving back to the community a lot of first-rate influence on his pupils quite aside from the mere technique of his special subject, and he is giving text-books that toiling youngsters may not indeed struggle with joyously—such is

the perverse nature of the young—but which they may at least absorb with profit.

And Professor Forsythe writes that his family is fairly typical of those in his college community.

Now, if he is right, we have come to the cure of a lot of ills and the solution of a lot of problems. No doubt before the days of pensions there were teachers in high schools and colleges who matched Mr. Forsythe's twofold efficiency, but in the scores of letters that have come to us, his is distinguished by its confident spirit of present freedom. He is joyfully concentrating his entire energy upon his immediate maximum production, while through the letters of his unprotected co-workers runs a pre-occupying concern for the future.

We're not for one moment criticising those other teachers. Under the circumstances, how could they do other than they do? But what shall be said of a community which forces them to make a choice between sacrificing their homes and sacrificing their service?

Yesterday we asked the head of a great public school system: "If you knew that you would have a pension for your old age, and that your family would be provided for if you died, would it make any difference in your work?"

He began to walk up and down the room.

"It would make me thirty—no, forty—per cent more efficient right now! The thought of what might happen to them if I were scrapped, is a ball and chain on my foot, holding me back from no end of things I might and *ought* to do."

And just what might happen to them and to him?

An old teacher with 43 years of hard work behind him writes:

"Commencing when I was nineteen years old, my life has been one long struggle. There have been no pleasure trips in the summer nor theater parties in the winter. Love for each other and for God has been our comfort. I find myself at sixty-three years of age without a shelter for old age, depending for future necessities upon the promises of the Bible and the love of my children."

Now it is not that this man is in danger of being cold or hungry or having no roof over his head, but that after having rendered valuable service to the community, after having brought up and educated five children, after having struggled and denied himself for forty-three years, we allow him to taste this last bitterness of the middle class—and allow to all of ourselves a lifelong foretaste of this bitterness in our own mouths.

According to the calculations just published by Mr. Lee Welling Squier, there are at this moment a million and a quarter men and women over sixty-five tasting the bitterness of dependence in the United States. And they're not dependent through their own fault either, but through our collective fault and their personal misfortune, for as the Massachusetts Commission on Old Age Pensions, Annuities and Insurance reports, sixty and one-tenth per cent of the old age dependents who have lost their property attribute their loss to extra ex-

penses on account of sickness and emergencies. It is generally estimated that seventy-two per cent of existing pauperism throughout the United States is attributable to misfortune.

And how this middle class does try to save! How it takes out insurance and goes into building and loan associations and supports savings banks! The representative of one of the great life insurance companies told us that almost all their endowment policies were taken out by people with incomes between $2,400 and $3,000 a year.

Here are the average amounts the middle class puts into insurance and savings, compiled from our budgets and classified by occupations.

Capitalists	$ 70.00
Clergymen	105.99
Farmers	267.38
Physicians	276.00
Miscellaneous professions	314.07
Mechanics	317.30
Educators	346.56
Clerks, Accountants, salaried employees	381.02
Business men	626.93

Obviously the small capitalists do not need to save because they are already living on incomes which are entirely independent of their own earning capacity. The clergymen don't save because they can't—the requirements put upon them are so heavy that instead of being able to save, they run up larger average deficits than any other class. Large provision for the future is not so necessary

for farmers because in general the farm itself constitutes a permanent income. But the others—! Take the clerks who are on comparatively low paid jobs, and save $381.02 a year.

How hard this saving bears upon their homes is shown by the results of a poll taken by a Washington, D. C., newspaper among 10,000 civil service employes. Seventy-one per cent of them indicated that their incomes were so low that to save any part of them for old age would be a hardship quite impossible to contemplate. But even suppose that this group of the middle class should put all of their annual savings into the bank for the twenty years they may be supposed to hold their positions, what would they have at the end of it?—$7,620.40, which at the high rate of six per cent, would provide them with an income of $457.22—much less than it would cost them to live in decency!

Now if this hampering fear of old age so cuts down the efficiency of teachers who are better paid and more sure of their jobs, how much must it decrease the value of the work these clerks give in return for their salaries!

And yet how many things—things that are necessary to the efficiency of the home, we make contingent upon the savings which by cutting down the present income may make social efficiency impossible.

"We are saving with a view to owning a home of our own," writes one.

"We hope to raise a family of children and are

saving and expect to save for their education," writes another—making the great social contribution of children dependent upon the power to save.

"We have been able to save a larger proportion of our income this year than ever before. My husband is forty-one years of age, and we feel that we are at the height of our health and strength and must save for the future when the income may be much smaller," writes a woman, triumphing in the things she is learning to do without.

"When I know that we have put by enough, so that we can receive even two-thirds of my husband's present salary for the rest of our lives, the whole face of nature will change for me," writes the wife of a Boston salaried man who is foregoing the opportunities of the present to win security for old age.

But this Gorgon of thrift is dying—slowly perhaps, hardly more than by inches, but still dying. We are learning that if the home must be a savings bank, it must conserve more precious things than dollars. As the wife of a western engineer says:

"Homekeeping, I take it, means more than a matter of endless contriving and economy. When I find that I am too tired at night to be a companion to my husband, or that my brain is repeating over and over the details of to-morrow's work lest a precious moment be wasted, then I know that my body and brain have received what my engineer relatives would call a 'permanent set,'—that they have passed their elastic limit of strain,

and will not return of themselves to their normal state. And that is the point at which I believe in substituting money for brain and muscle. Suppose I do throw away the meat-bones without making a delicious soup of them? I am ready to slip into a fresh gown before dinner, to pick a posey for the table, to tell the baby a story, to read with my husband, and to go to bed with a clear conscience and a quiet mind."

And so the wife of an Eastern business man: "If anything should happen to my husband, we *are provided for* and nobody, I don't care who it is or how many millions they own,—nobody has a better time than we do. Nobody's children have better advantages or are more loved and cherished."

Now isn't the attitude of mind shown by these two women what we would like to sow broadcast over the race? Doesn't happiness, and the quiet mind, the certainty of being able to provide for your children, and of not coming to want yourself, make for home efficiency in the present? Because after all, it is the fear of dependency and of the shame we have attached to it that forces people to scrimp and hoard to the present disadvantage of us all.

And as a matter of fact, public provision for aged dependents is not a new thing. Each year the government pays something like $114,590,068.24 to civil war veterans who average seventy years of age, and while we have no complete statistics of the disbursements of public and private philan-

thropies, we know that at least $64,309,900.17 goes into public and private homes for old people through these channels. Here is a community charge of $178,899,968.41 a year. Mr. Squier in his book Old Age Dependency in the United States estimates that other forms of contribution would bring this up to at least $250,000,000.

Obviously the money which might provide security for old age is being spent now, but except in the case of the civil war veterans it is spent grudgingly after the mischief has been done, and as a result the community derives a minimum benefit from the investment. Moreover, it is so spent that those who receive it are branded with the disgraceful mark of pauperism. The problem is to disburse this money with honor,—to make it what it really is, a deferred payment to the old for their past service to the community. For even if people have not saved money during their youth, it is idle to say that they have not contributed to the wealth of the State. Besides, as Chancellor David Lloyd-George said before the English House of Commons:

"As long as you have taxes upon commodities which are consumed by practically every family in the country, there is no such thing as a non-contributary old age pension scheme. If you tax tea and coffee, sugar, beer and tobacco, you hit everybody one way or another. Indeed when a scheme is financed from public funds, it is just as much a contributary scheme as one financed directly by means of contributions."

Once we have established the principle that it is for the advantage of society that every normal member of it should live in decency, and once we have established the financial minimum both for decency and efficiency, we shall no longer encourage those who have not the minimum for efficiency to trim it still further for the sake of savings or insurance. A thrift which encourages them to do this is a social vice not a virtue.

Since we do in fact provide for the aged now at a cost of $250,000,000 a year, why not do it in a way to promote the present efficiency of those to whom the money will ultimately be paid? If a man takes out an insurance policy, he merely turns over to a private corporation certain sums of money upon which the corporation does ultimately pay a certain interest, but which it uses in the meanwhile to its own very considerable profit. If instead of turning over these sums of money to private business, he should be free to turn over to the community an equivalent in brain and muscle, would it not profit the community to make deferred payments upon his social service? If retiring pensions promote efficiency among college professors, why would they not do the same among the entire middle class?

This whole business of individual saving works around in a vicious circle. If you have too small an income to provide against emergencies, you must further reduce your working capital by saving to meet them; if your tenure of work is uncertain, you must reduce your chance of enhancing

your economic value by saving against unemployment;—the very sense of security which you try to create by saving is destroyed by the necessity of saving. And the remedy for this evil is a universal system of scientifically administered insurance against sickness, unemployment and old age.

Psychologists tell us that we have inherited useless hates and desires and fears from the strange pre-human times,—feelings that serve no protective purpose in this new world we have made for ourselves since our late tree-dwelling. We still have the monkey fear of the great swallowing python, but we apply it to the unwilling worm; the fear of the dark room is the harmless survival of the fear of lurking beasts; and, worse fear of all, that fear that came with our first power to reason, —fear of the helplessness of age. For very early we saw that the great prizes of food and shelter were only to the strong, and except he provide these out of the strength of his youth, how shall an old man live?

It is for us as an organized community to say whether we shall have savings with fear, or freedom with efficiency.

CHAPTER XIV

One Answer to Many Questions

IT is now nearly three years since the question raised by our middle-class neighbor in the attractive middle-class suburb when she cried out that she was nothing but a clearing house for the family bills and did not control any of the things that she used in her housekeeping, sent us on a journey of discovery through the middle-class country. We have run up and down the land both personally and by letter, and have piled up about ourselves a great modern kitchen midden of middle-class beliefs and practices.

We have not found the middle-class housewife perplexed over how to cook, or clean, over how to serve her meals or how to wash her clothes. The technique of these employments has been pretty well worked out, and the general feeling seems to be that the woman who hasn't mastered them has nobody to blame but herself or her grandmother. Any one who can measure flour in a cup and watch the clock, can cook.

Our grandmothers had no call to make this cry that they did not control the things they used in their housekeeping—they did. They made, or grew, or foraged, practically everything they con-

sumed—they and our grandfathers together. If they wanted a chair they built it, if they wanted light they made candles, if they wanted news they went out and collected it from the neighbors. Their problems were close by, under their four hands, and being able men and women they solved them, eventually. But the time must have been when they were as much baffled by their problems as we are by ours today. We are not less able than they were. We are not failing to solve problems which they mastered. We are not degenerating, but we are struggling with a span fire new set of original problems. It is as though we were the first who had ever been asked to prove that the square erected on the hypothenuse of a right triangle was equal to the sum of the squares on the other two sides. Did the philosopher who first met up with that familiar puzzle crack his heels together and solve it with a gladsome shout? Hardly!

Our ancestors had easier problems to solve than we have for the very simple reason that theirs were nearer at hand. Ours must be solved at long range. The tools which the middle-class housewife once used to feed and clothe and educate her children have fled from the middle-class home, and the middle-class housewife, hampered by the length of the lever she must use to control them, bound by the romantic tradition of the "Proper sphere of woman," and terrified at the indelicate possibility of appearing unwomanly, flutters ineptly on her threshold.

Part of her inefficiency would seem to grow out of the mental confusion under which the middle-class woman labors. She seems to think that her function is to preserve the home as a sort of shrine, a thing apart, an end in itself. She does not see it as a part of the great factory for the production of citizens, nor understand that her job is exactly the same as that of any other factory manager—to turn out the product. Shall she preserve the white hands of her sensibilities at the expense of the race?

The things with which the on-coming citizens are to be fed and clothed and educated and launched are no longer within the gates of the home. The industrial revolution in sweeping the loom and the distaff into the factory, in trustifying the production of cloth and food, in substituting the telephone and telegraph for the village crier and the neighborhood gossip, the railroad and trolley for the democrat and prairie schooner, the public school for the itinerant pedagogue, has dropped such a boulder into the "circle of woman's influence" as has spread waves to the ends of the earth. So long as women content themselves with fluttering about inside four walls under the delusion that these mark their proper sphere of activity, they cannot so much as grapple the problem of home efficiency. They must do their work where it is to be done if they do it at all.

Woman the idler, must become woman the worker. She must do the same work she did before the invention of steam engine and power loom left

her sitting empty handed. She must do the same work her greatgrandmother did, but by the new and improved methods. She must follow her tools of production into the mine, the mill and the factory. It is as much her duty today to see to it that her tools are wisely used in the interest of her home and in fairness to the workers as it ever was. And since production without adequate distribution is vain, it is as much her business as it ever was to control the means of distribution. The evident fact that no woman can do any of these things single handed, is but another proof that she must fit the manner of her work to the new conditions. She must get out of the individualistic groove in which she is helpless, she must see her home as part of a greater unit to be controlled only by the greater power of many people working together. She must democratize industry as we are striving to democratize government. If the truth were known Politics and Parenthood are pretty close kin.

In a word the one answer to many questions is that the middle-class mother must stop soldiering on her job; she must follow the spinning wheel into the world; she must take up her share of the duties of citizenship. For after all what is the home but a flower pot in which to grow the family tree? What are all the family trees for but to furnish the timber for the social building? And yet today industry and the home are in a state of abnormal and immoral divorce. The health goes out of industry when it forgets that its only nor-

mal purpose is to coöperate with the home, not as equal but as servant, in the perpetuation of the race and the nurture of good citizens. So long as women do not do the work set for them to do, and men make business a gamble and a sport, our homes cannot be efficient. Business is woman's affair as much as man's. The home is man's affair as much as woman's. What we need most today is the domestication of business and the socialization of the home.

We have found that the goddess of the Home is Our Lady of Public Service,—not the hired girl. That the altar of the home isn't the cook-stove but the factory furnace, and that when God made homemakers, male and female created He them!

APPENDIX

Individual and Group Budgets

THE following budgets have been selected from those we have collected because in every case we have reason to believe that they are correct. In the group budgets, classified by income, occupation and locality we have used some additional budgets which came into our hands after the series printed here was compiled.

We have classified the expenditures under seven headings: food, shelter, clothing, operation, advancement, incidentals and deficit.

Food includes not only the amount spent in money, but also the estimated value of the food raised. We believe that the minimum expenditure for health is approximately 35c. per adult man per day under the present prices of food stuffs. With this as a basis we have used the scale adopted by the United States Department of Agriculture which is as follows:

An adult woman requires				.8	as	much	as	an adult man
A boy of 15 to 16	"		"	.9	"	"	"	"
A " " 13 " 14	"		"	.8	"	"	"	"
A " " 12	"		"	.7	"	"	"	"
A " " 10 " 11	"		"	.6	"	"	"	"

A girl of	15	to	16	requires	.8	as	much	as	an	adult man		
A	"	"	13	" 14	"	.7	"	"	"	"	"	"
A	"	"	10	" 12	"	.6	"	"	"	"	"	"
A child from	6	to	9	"	.5	"	"	"	"	"	"	
A	"	"	2	" 5	"	.4	"	"	"	"	"	"
A	"	under	2		"	.3	"	"	"	"	"	"

In the case of families who have gardens of their own we have used this scale to estimate the value of food raised which we have added to the cost of food purchased. The cost of shelter includes rent, or taxes, or payment on a mortgage.

Under the heading Operation, are grouped the items light, heat, refurnishing, repairs, service (which includes laundry and the services of a barber) telephone, express and all other items connected with the running of the home plant.

Advancement includes money spent for church, benevolence, health, insurance, savings, travel, recreation, entertainment, education, books, postage, telegrams and other things not absolutely necessary to the continuance of the family.

Where the family runs a deficit, the amount of it is added to the money income in estimating the total income, on the theory that the family has consumed goods to this amount whether they have paid for them or not. As in the case of the food which a farmer's family consumes, the real income is the sum of all the things the family has enjoyed rather than those they have paid for.

Key to items under Advancement
"C"—Church
"B"—Benevolence
"H"—Health
"I"—Insurance
"S"—Savings

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Cloth-ing	Operation		Advancement		Incidentals	D'ficit
				Bought	Raised			Service					
$				$	$	$	$	$	$	$		$	$
No. 1										C 25.00			
634.70	Farmer	Man		250.00	34.70					B 100.00			
		Woman								H			
		1 child			284.70	30.00	75.00		90.00	I 30.00			
										S	155.00		
No. 2										C }			
673.75	Business	Man	80	200.00	73.75					B } 16.25			
		Woman								H 6.53			
		1 child								I			
					273.75	105.27	90.00	29.37	62.16	S	111.61	30.96	
No. 3										C ——			
800.00	Clergyman	Man	4,796	505.00						B 25.00			
		Woman								H 30.00			
		2 children			505.00		95.00	60.00	317.00	I 80.00		52.00	371.00
										S	202.00		
No. 4										C 27.41			
847.85	Teacher	Man	510	106.03	21.60					B ——			
		Woman								H ——			
										I 57.41			
					127.63	120.00	70.00		27.30	S 325.70	436.71	66.21	

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Cloth-ing	Operation		Advancement		Inciden-tals	D'ficit
				Bought	Raised			Service					
$				$	$	$	$	$	$	$		$	$
No. 5			551	92.74	48.60					C 15.65			
908.60	Principal of High School	Man Woman								B ——			
										H ——			
										I 61.80			
					141.34	100.75	81.24		36.59	S 357.35	481.04	67.64	
No. 6										C } 50.00			
1,000.00	Teacher in High School	Man Woman 1 child	44,750							B }			
										H 10.00			
										I 54.00			
					260.00	192.00	110.00	46.00	164.00	S ——	330.00	30.00	86.00
No. 7										C 92.00			
1,007.35	Mechanic	Man Woman 3 children	145,986	254.00	107.35					B 12.00			
										H 16.00			
										I 37.00			
					361.35	168.00	134.00		66.00	S 60.00	237.00	41.00	
No. 8										C 13.00			
1,040.00	Business	Man Woman 1 child	363,591							B ——			
										H 75.00			
										I 70.20			
					314.60	180.00	100.00	31.20	105.70	S 145.18	339.70		

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Cloth-ing	Operation		Advancement		Incidentals	D'ficit
				Bought	Raised			Service					
$				$	$	$	$	$	$		$	$	$
No. 9										C 25.00			
1,062.40	Teacher	Man	320	155.15	162.40					B —			
		Woman								H 22.00			
		2 children								I 19.00			
					317.55	134.00	90.00	25.00	233.00	S —	287.85		
No. 10										C —			
1,079.50	Accountant	Man	2,185,283							B 125.02			
		Woman								H 102.25			
		2 children								I 33.87			
					304.26	307.50	115.25	25.00	185.36	S —	288.20	70.11	191.18
No. 11													
1,200.00	Clerk	Man	250										
		Woman											
					468.00	300.00	150.00	182.00	282.00				
No. 12										C 36.40			
1,200.00	Clerk	Man	47,277							B —			
		Woman								H —			
		2 children								I 60.00			
					274.04	420.00	89.25	104.00	170.75	S —	217.00	28.96	

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Cloth-ing	Operation		Advancement		Incidentals	D'ficit
				Bought	Raised			Service					
$				$	$	$	$	$	$	$		$	$
No. 13										C }			
1,200.00	Teacher	Man Woman 2 children	31,860							B } 250.00 H 30.00 I 27.50			
					360.00	27.50	150.00	116.00	321.00	S —	340.00	1.50	
No. 14										C B I S } 120.00			
1,200.00	Bookkeeper	Man Woman 2 children	21,550										
					414.00	240.00	208.08		157.92	H 24.00	180.00		
No. 15										C 30.00			
1,220.00	Teacher	Man Woman 1 child	50,510							B — H — I 140.00			
					180.00	121.50	140.00		70.00	S 325.00	707.00	1.50	
No. 16										C —			
1,400.00	Capitalist	2 men 2 women	5,020							B 25.00 H — I —			
					456.00	345.00	100.00	48.00	291.00	S —	25.00	183.00	

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Cloth-ing	Operation		Advancement		Inciden-tals	D'ficit
				Bought	Raised			Service					
$				$	$	$	$	$	$	$		$	$
No. 17										C ——			
1,500.00	Clergyman	Man Woman 2 children	224,326							B 150.00 H —— I ——			
					480.00	300.00	285.00		216.00	S ——	150.00	69.00	
No. 18										C 40.00			
1,500.00	Geologist	Man Woman 1 child	86,368							B 90.00 H 30.00 I 106.00			
					220.00	270.00	160.00	75.00	260.00	S 150.00	550.00	40.00	
No. 19										C 40.00			
1,500.00	Superintend-ent of Schools	Man Woman 3 children	6,132							B 25.00 H 30.00 I 150.00			
					400.00	180.00	125.00	75.00	257.00	S 50.00	420.00	118.00	
No. 20										C } 30.00 B }			
$1,550.00	Teacher	Man Woman 2 children	3,200							H 50.00 I 90.00			
					385.00	325.00	200.00	75.00	305.00	S ——	290.00	45.00	

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Cloth-ing	Operation		Advancement			Inciden-tals	D'ficit
				Bought	Raised			Service						
$				$	$	$	$	$	$		$		$	$
No. 21										C	—			
1,552.95	Accountant	2 men	2,185,283							B	66.97			
		Woman								H	39.62			
		2 children								I	218.59			
					420.16	356.10	185.72	10.00	224.72	S	—	325.37	40.88	
No. 22										C	—			
1,556.28	Clergyman	Man	4,766,883							B	—			
		Woman								H	115.62			
		3 children								I	36.50			
					572.32	254.00	260.97		82.84	S	—	152.12	234.03	
No. 23										C, B	39.52			
1,604.00	Clerk	2 men	2,185,283							H	42.92			
		Woman								I	262.12			
		2 children												
					438.18	380.36	182.88	10.00	223.81	S	—	344.56	43.13	8.92
No. 24										C	—			
1,700.00	Teacher	Man	9,117							B	60.00			
		2 women								H	10.00			
										I	142.88			
					240.00	108.38	171.29	38.00	265.29	S	157.12	370.00	545.04	

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Cloth-ing	Operation		Advancement		Incidentals	D'ficit
				Bought	Raised			Service					
$				$	$	$	$	$	$	$		$	$
No. 25										C 10.80			
1,800.00	Teacher in High Schocl	Man Woman	30,291							B ——			
										H ——			
										I 91.80			
					216.00	360.00	225.00	73.80	208.80	S 522.00	739.80	50.40	
No. 26										C 50.00			
1,800.00	Capitalist	Woman 2 children	28,867							B ——			
										H ——			
										I ——			
					400.00	480.00	315.00		60.00	S 120.00	395.00	150.00	
No. 27										C ——			
1,800.00	College Professor	Man Woman 2 children	26,247							B 84.00			
										H ——			
										I 192.00			
					260.00	500.00	259.60	72.00	234.00	S ——	466.40	80.00	
No. 28										C ——			
1,803.66	Accountant	3 men Woman 2 children	2,185,283							B 59.75			
										H 44.65			
										I 297.77			
					511.69	397.73	136.10	25.00	271.85	S 17.57	419.74	66.59	

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Cloth-ing	Operation		Advancement			Incidentals	D'ficit
				Bought	Raised			Service						
$				$	$	$	$	$	$		$		$	$
No. 29										C	15.79			
1,971.11	Farmer	Man		91.69	117.11					B	70.00			
		Woman								H	26.70			
		2 children								I	128.80			
					262.80	64.80	130.95	41.52	671.01	S	402.71	791.57	49.98	
No. 30										C	12.00			
1,999.92	Journalist	Man	687,029							B	——			
		Woman								H	60.00			
		1 child								I	120.00			
					529.92	192.00	280.20	129.96	370.92	S	300.00	492.00	134.88	
No. 31										C	——			
2,000.00	Civil service	Man	27,214							B	100.00			
		Woman								H	50.00			
		1 child								I	100.00			
					350.00	750.00	250.00	100.00	225.00	S	——	400.00	25.00	
No. 32										C	129.00			
2,000.00	Clergyman	Man	714							B	120.75			
		2 children								H	23.75			
										I	——			
					542.93	283.25	87.98	433.75	433.75	S	77.91	652.09		

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Cloth-ing	Operation		Advancement			Incidentals	D'ficit
				Bought	Raised			Service						
$				$	$	$	$	$	$		$		$	$
No. 33										C	—			
2,050.00	Horticultur-ist	Man Woman 1 child								CB	46.00			
										H	250.00			
										I	159.00			
					355.00	445.00	265.00	80.00	379.00	S	45.00	591.00	15.00	
No. 34										C	96.00			
2,100.00	Civil Engineer	Man Woman 2 children	9,939							CB	—			
										H	36.00			
										I	120.00			
					423.60	480.00	264.60	90.48	343.56	S	—	511.56	76.68	
No. 35										C	—			
2,124.48	Clerk	2 men Woman 3 children	2,185,285							CB	55.41			
										H	11.58			
										I	358.77			
					512.54	366.35	170.19	50.00	242.08	S	350.93	776 69	56.63	
No. 36										C	—			
2,154.45	Farmer	Man Woman 3 children		185.00	154.45					CB	—			
										H	35.00			
										I	160.00			
					339.45	691.00	240.00	104.00	532.00	S	—	235.00	117.00	

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Cloth-ing	Operation		Advancement			Incidentals	D'ficit
				Bought	Raised			Service						
$				$	$	$	$	$	$		$		$	$
No. 37										C	—			
2,400.00	Business	Man Woman	5,446							B	—			
										H	—			
										I	—			
					480.00	480.00	288.00		504.00	S	400.00	648.00		
No. 38										C B	168.00			
2,400.00	Shop Manager	Man Woman 3 children	12,948							H	132.00			
										I	117.60			
					504.00	396.00	192.00	120.00	342.00	S	420.00	876.60	89.40	
No. 39										C	115.16			
2,400.00	Treasurer of University	Man Woman 1 child	1,549,008							B	25.00			
										H	78.35			
										I	445.41			
					567.27	301.41	218.32	156.00	451.23	S	—	983.18		121.41
No. 40										C	250.00			
2,400.00	Business	Man Woman	12,374							B	190.00			
										H	45.00			
										I	7.50			
					200.00	517.50	150.00	150.00	269.50	S	262.00	1,063.00	200.00	

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Clothing	Operation		Advancement		Incidentals	D'ficit
				Bought	Raised			Service					
$				$	$	$	$	$	$		$	$	$
No. 41										C	—		
2,500.00	Clerk	Man	4,766,883							B	—		
		2 women								H	—		
		2 children								I	23.00		
					600.00	384.00	380.00		100.00	S	— 1,036.00		
No. 42										C	52.00		
2,500.00	Travelling Salesman	Man	875							B	36.00		
		Woman								H	25.00		
		1 child								I	200.00		
					445.00	71.00	240.00	105.00	285.00	S	800.00 1,459.00		
No. 43										C B	50.00		
2,500.00	Law Clerk	Man	94,538							H	10.00		
		2 women								I	—		
					625.00	240.00	300.00	100.00	225.00	S	500.00 1,010.00	100.00	
No. 44										C B	378.00		
2,526.30	Clergyman	Man	793	346.00	26.30					H	—		
		Woman								I	116.00		
		2 children											
					372.30	116.00	403.00	156.00	560.00	S	214.30 998.00	77.00	

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Cloth-ing	Operation		Advancement		Incidentals	D'ficit
				Bought	Raised			Service					
$				$	$	$	$	$	$	$		$	$
No. 45										C 47.75			
2,565.43	Librarian	Man	43,697							B 79.20			
		Woman								H 102.69			
										I 4.00			
					361.56	310.00	275.86	217.66	454.04	S 576.19	1135.32	28.65	
No. 46										C }			
2,600.00	Physician	Man	15,125							B } 200.00			
		Woman								H ——			
		3 children								I 300.00			
					600.00	400.00	400.00	150.00	400.00	S ——	800.00		
No. 47										C		Incidentals and savings	
2,607.00	Farmer	Man								B			
		Woman		116.00	232.00					H			
		1 child								I			
					348.00	70.00	150.00	72.00	110.00	S	555.00	1374.00	
No. 48										C }			
2,621.36	Lawyer	Man	687,029	199.32	121.36					B } 311.49			
		Woman								H 12.00			
										I 196.30			
					320.68	480.00	205.13	89.90	471.89	S ——	944.45	220.65	21.44

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Cloth-ing	Operation		Advancement		Inciden-tals	D'ficit
				Bought	Raised			Service					
$				$	$	$	$	$	$		$	$	$
No. 49										C			
2,700.00	Teacher	Man	30,417							CB	75.00		
		Woman								H	100.00		
		6 children								I	125.00		
					750.00	325.00	300.00	150.00	400.00	S	450.00	925.00	
No. 50										C	60.00		
3,000.00	Salaried Employee	Man	27,792							B	102.21		
		Woman								H	171.36		
		1 child								I	140.05		
					499.54	566.28	282.01	260.00	592.70	S	433.49	1,059.47	
No. 51										C			
3,000.00	Professional Man	Man	301,408							B			
		Woman								H			
		2 children								I			
					445.00	1000.00	400.00	250.00	550.00	S		455.00	150.00
No. 52										C	—		
3,000.00	Electrical Engineer	Man	18,924							B	300.00		
		2 women								H	—		
		1 child								I	300.00		
					900.00	345.00	200.00	175.00	252.00	S	300.00	1,240.00	63.00

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Cloth-ing	Operation		Advancement		Inciden-tals	D'ficit
				Bought	Raised			Service					
$				$	$	$	$	$	$		$	$	$
No. 53										C	—		
3,000.00	Civil Service	Man Woman	1,634,351							B	60.00		
										H	115.00		
										I	—		
					480.00	720.00	175.00		90.00	S	600.00	1,502.00	33.00
No. 54										C	72.84		
3,000.00	Business	Man Woman 1 child	301,408							B	—		
										H	31.68		
										I	6.48		
					572.76	335.28	357.00	277.20	508.31	S	—	910.05	316.60
No. 55										C	—		
3,114.98	Business	Man Woman 2 children	2,185,283							B	279.24		
										H	89.54		
										I	522.04		
					591.52	420.29	475.99	116.69	265.62	S	—	1,361.56	
No. 56										C	65.00		
3,311.00	Teacher	Man Woman 2 children	2,400							B	138.26		
										H	89.43		
										I	233.00		
					386.76	484.32	413.25	134.10	439.46	S	—	1,482.87	104.34

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Cloth-ing	Operation		Advancement		Incidentals	D'ficit
				Bought	Raised			Service					
$				$	$	$	$	$	$	$		$	$
No. 57										C 16.00			
3,380.00	Journalist	2 men 2 women	1,634,351							B 127.44 H 78.95 I 147.00			
					572.00	540.00	261.42	84.02	424.57	S 95.00	784.97	797.04	
No. 58										C ——			
3,449.97	Business	Man 2 women 1 child	2,185,283							B 308.92 H 28.98 I 460.62			
					643.62	349.49	443.64	28.57	173.10	S ——	1,840.12		
No. 59										C ——			
3,489.29	Business	Man Woman 2 children	2,185,283	85.01	188.74					B 664.04 H 63.86 I 534.34			
					273.75	406.19	607.02	40.81	165.45	S ——	2,036.88		
No. 60										C 34.00			
3,600.00	Capitalist	Man Woman	4,766,883							B 465.00 H 140.00 I 90.00			
					635.00	720.00	270.00	260.00	300.00	S ——	1,674.00	1.00	

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Cloth-ing	Operation		Advancement		Incidentals	D'ficit
				Bought	Raised			Service					
$				$	$	$	$	$	$		$	$	$
No. 61										C	379.00		
3,600.00	Clergyman	Man	12,837							B	39.82		
		Woman								H	81.58		
		3 children								I	117.22		
					850.00	300.00	893.00	78.00	188.23	S	1,449.73	219.04	
No. 62										C	373.00		
3,600.00	Clergyman	Man	14,826							B	99.82		
		Woman								H	27.35		
		4 children								I	112.06		
					830.00	300.00	903.00	78.00	236.35	S	1,308.05	322.60	
No. 63										C	457.00		
3,600.00	Clergyman	Man	26,047							B	178.77		
		2 women								H	53.35		
		2 children								I	93.92		
					790.00	300.00	1232.59	78.00	162.77	S	1,360.31	54.33	
No. 64										C	30.00		
3,700.00	Principal of	Man	678,029							B	—		
	High School	Woman								H	—		
		4 children								I	508.00		
					500.00	715.00	333.00		128.00	S	2,024.00		

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Clothing	Operation		Advancement		Incidentals	D'ficit
				Bought	Raised			Service					
$				$	$	$	$	$	$	$		$	$
No. 65										C }			
3,740.00	Physician	Man	98,915							B } 523.00			
		Woman								H 25.00			
		1 child								I 152.00			
					334.00	314.00	339.00	96.00	357.00	S 1,100.00	2,349.00	47.00	
No. 66										C ——			
3,949.06	Business	Man	2,185,283							B 532.39			
		Woman								H 68.40			
		2 children								I 484.12			
					554.16	451.96	316.49	53.25	188.29	S ——	2,438.16		
No. 67										C ——			
4,000.00	College Professor	Man	36,840							B 180.00			
		Woman								H 75.00			
										I 180.00			
					540.00	300.00	480.00	300.00	620.00	S 740.00	1,985.00	75.00	
No. 68										C }			
4,000.00	Farmer	Man								B } 60.00			
		Woman								H ——			
		4 children								I 148.00			
					600.00	475.00	450.00	240.00	625.00	S 200.00	1,658.00	192.00	

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Cloth-ing	Operation		Advancement		Incidentals	D'ficit
				Bought	Raised			Service					
$				$	$	$	$	$	$	$		$	$
No. 69										C }			
4,011.45	Business	Man Woman 2 children	2,185,283							B } 542.43 H 65.98 I 477.02			
					650.99	325.13	355.00	72.59	158.80	S ——	2,521.53		
No. 70										C ——			
4,411.51	Business	Man 2 women 1 child	1,549,008							B 447.29 H 121.22 I 472.58			
					637.13	475.24	637.44	90.34	381.39	S 697.90	2,280.31		
No. 71										C ——			
4,806.16	Business	Man Woman 1 child	4,766,883							B 178.81 H 89.71 I 1,021.10			
					432.15	915.52	437.34	74.54	145.40	S 716.00	2,875.75		
No. 72										C 175.00			
5,000.00	Business	Man Woman 2 children	145,986							B —— H 50.00 I ——			
					570.00	375.00	250.00	312.00	500.00	S 2,000.00	3,055.00	250.00	

FAMILY BUDGETS

Objects of Expenditure Classified by Income

Income	Occupation	No. in Family	Population of Community	Food		Shelter	Cloth-ing	Operation		Advancement		Incidentals	D'ficit
				Bought	Raised			Service					
$				$	$	$	$	$	$		$	$	$
No. 73 5,200.00	Business	Man Woman 3 children	58,571		1,000.00	500.00	800.00	546.00	1000.00	C } B } 200.00 H 100.00 I 500.00 S ——	1,900.00		
No. 74 8,965.35	Business	Man Woman 2 children	2,185,283		485.69	447.05	381.32	109.75	210.50	C —— B 1,119.03 H 65.49 I 483.01 S 4,783.98	7,440.79		
No. 75 10,164.14	Business	Man 2 women 1 child	2,185,283		505.75	922.45	498.41	72.89	1100.69	C —— B 1,561.57 H 156.16 I 449.75 S 931.01	7,136.84		
No. 76 14,632.06	Business	Man 3 women	1,549,008		387.74	353.83	457.04	266.51	179.31	C —— B 1,238.62 H 754.59 I 523.97 S 4,034.05	13,254.41		

OBJECTS OF EXPENDITURE BY AMOUNTS AND PER CENT CLASSIFIED BY INCOME

Income	Average Income	Food		Shelter		Clothing		Operation		Advancement		Incidentals		Deficit	
		Am't	%	Am't	%	Am't	%	Am't	%	Am't	%	Am't	%	Am't	%
$	$	$		$		$		$		$		$		$	
1,000.00 and under	959.93	265.40	27.65	91.33	9.51	86.87	9.05	116.17	12.11	286.06	29.80	41.13	4.28	72.97	7.6
1,000.00 to 2,000.00	1,510.09	377.38	24.99	286.81	18.99	166.05	10.99	241.52	15.99	347.19	22.99	90.57	5.99	.57	.03
2,000.00 to 3,000.00	2,552.62	510.44	19.99	408.36	15.99	255.22	9.99	357.31	13.99	893.28	34.99	127.61	4.99	.40	.01
3,000.00 to 4,000.00	3,623.88	537.82	14.84	440.87	12.16	514.34	14.19	330.65	9.12	1,653.25	45.62	146.96	4.05		
4,000.00 to 5,000.00	4,524.56	572.57	12.65	522.72	11.55	419.94	9.28	263.68	5.82	2,683.15	59.30	62.50	1.37		

OBJECTS OF EXPENDITURE BY AMOUNTS AND PER CENT CLASSIFIED BY OCCUPATION.

Occupation of Breadwinner	Av. Income per Yr.	Food		Shelter		Clothes		Operation		Advancement		Incidentals		Deficit	
	Am't	Am't	%	Am't	%	Am't	%	Am't	%	Am't	%	Am't	%	Am't	%
Mechanics	$ 1703.67	$ 432.67	25.5	$ 282.00	16.5	$ 163.00	9.5	$ 204.00	12	$ 556.80	32.5	$ 65.20	4	$	
Salaried Employes	1981.00	458.16	23.12	379.42	19.15	209.65	10.63	243.14	12.27	634.00	32	39.95	2.01	16.68	.83
Educators	1983.62	351.74	17.73	256.76	12.94	206.86	10.42	251.22	12.66	754.34	38.02	150.50	7.58	12.20	.61
Physicians	2170.00	467.00	21.52	357.00	16.45	369.50	17.02	378.50	17.39	574.50	26.47	23.50	1		
Farmers	2190.06	374.23	17	315.20	15	223.99	10	479.50	22	707.39	32	89.75	4		
Capitalists	2266.66	497.00	21.92	548.33	24.19	228.33	10	217.00	10	664.66	29.32	111.33	5		
Misc. Professions	2598.32	463.27	17.82	489.29	18.83	252.43	9.71	393.72	15.15	803.04	30.90	196.57		7.56	
Clergymen	2603.07	617.82	23.73	231.67	8.89	520.07	19.98	274.61	10.54	784.03	29.34	128.50	4.93	46.37	1.77
Business Men	3343.81	513.89	15.36	416.92	12.46	379.14	11.33	306.84	9.17	1670.12	49.94	56.90	2		

OBJECTS OF EXPENDITURE IN AMOUNTS AND PER CENT CLASSIFIED BY SIZE OF COMMUNITY

Size of Community	Av. Annual Income	Food		Shelter		Clothes		Operation		Advancement		Incidentals		Deficit	
		Am't	%	Am't	%	Am't	%	Am't	%	Am't	%	Am't	%	Am't	%
Towns of 1,000 and under	$ 1,759.58	$ 355.05	20	$ 208.02	12	$ 177.27	10	$ 273.07	16	$ 585.77	33	$ 160.40	9		
Towns of 1,000 to 10,000	1,859.12	390.42	20.99	278.87	15	204.50	10.91	371.82	19.91	520.55	27.99	55.78	2.99	37.18	1.99
Towns of 10,000 to 50,000	2,409.19	505.93	21	337.29	14	361.38	15	289.10	11.82	819.12	33.82	91.55	3.80	4.82	.02
Towns of 50,000 to 100,000	2,240.00	339.75	15	236.37	11	234.75	10	228.00	10	1,154.00	52	47.13	2		
Towns of 100,000 to 1,000,000	2,487.26	440.19	17.69	426.25	17.13	248.42	9.98	301.06	12.14	962.14	38.68	106.52	4.28	2.68	.1
Towns of 1,000,000 and over	2,871.34	522.04	18	448.40	15	312.71	11	219.09	8	1,313.39	46	36.85	1.27	18.86	.62

EXPENDITURES FOR HEALTH, CHURCH AND BENEVOLENCE, SERVICE, SAVINGS AND INSURANCE ARRANGED BY INCOME

Income	Health	Church and Benevolence	Service	Savings and Insurance
$1,000.00 a year and under	$ 7.76	$ 43.22	$ 22.56	$ 161.04
$1,000.00 to $2,000.00	27.66	83.21	61.85	202.16
$2,000.00 to $3,000.00	57.78	141.00	124.01	412.45
$3,000.00 to $4,000.00	58.67	353.62	110.53	351.24
$4,000.00 to $5,000.00	85.38	308.71	259.09	1,176.92



[redacted]

THE following pages contain advertisements of a few of the Macmillan books on related subjects.

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By SCOTT NEARING AND NELLIE M. S. NEARING

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In this discussion of Woman and Social Progress, the authors are not at all concerned with the relations of woman's capacity to man's, but with the relation of her capacity to her opportunities and to her achievement. The biologic, domestic, industrial, and social possibilities of American women are discussed at length. The work proves that women have capacity, and that it matters not a whit whether that capacity be equal to man's, inferior, or superior. If women have capacity, if they are capable of achievement, then they can, as individuals, play a part in the drama of life. The world abounds in work, a great deal of which will not be done at all unless it is done by women. If it can be shown that women have capacity for work, every relation of social justice and every need of social progress demand that this opportunity and this capacity be correlated in such a manner as to insure women's achievement. These are the theses which are proposed in the early chapters of the work. Succeeding chapters contain the solution, viz.: that women's capacity, if combined with opportunity, will necessarily result in achievement; that therefore they should take their places as individuals in the vanguard of an advancing civilization.

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Food for the Invalid and the Convalescent

By WINIFRED STUART GIBBS

Price $.75 net, by mail $.81

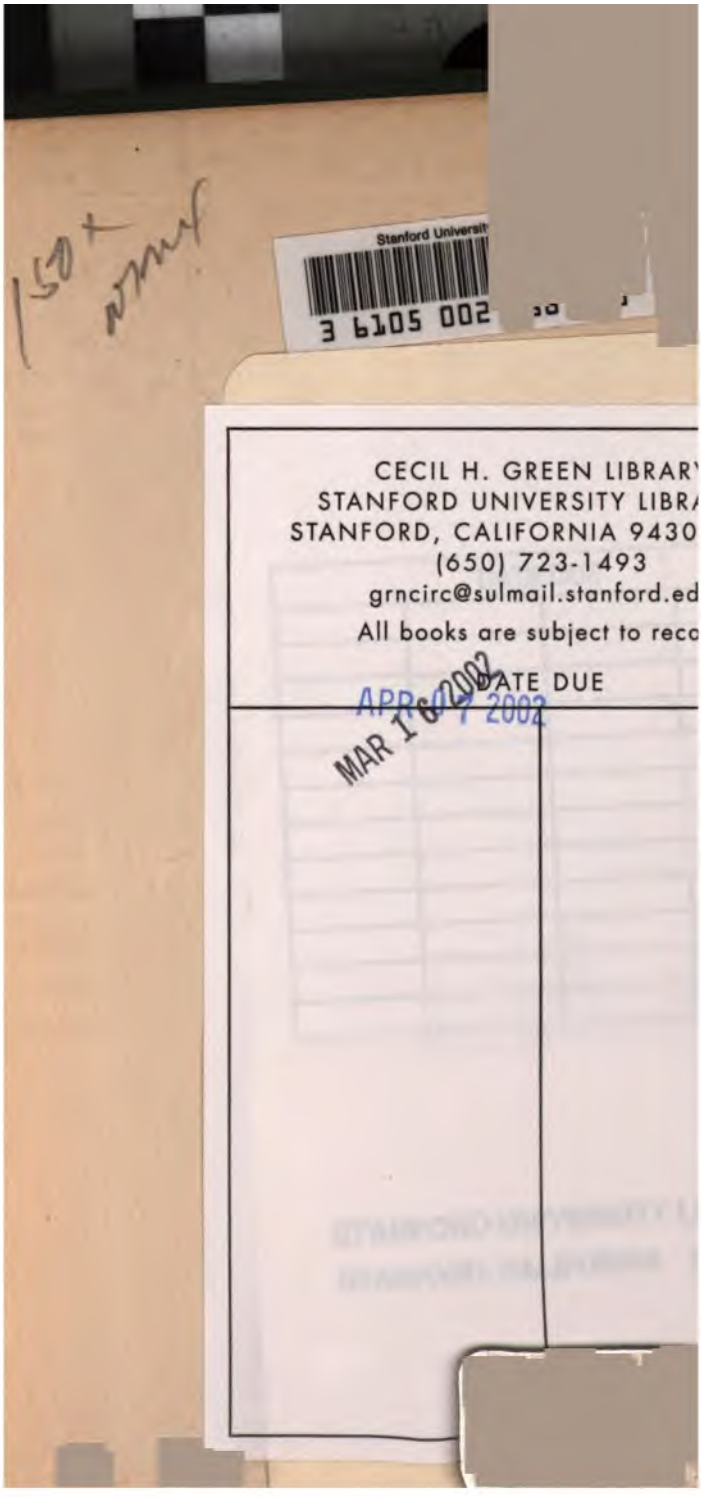
A great many books of special menus have been published, but upon one and all the same comment may be made—they are too elaborate. They mean either the expenditure of too much money or too much time and patience. It has long been realized that there was a decided need for a book of few pages which shall concisely set forth simple, inexpensive meals from which the greatest amount of nutritive values may be obtained.

This has been exactly Miss Winifred Stuart Gibbs's purpose in this work, a fitting sub-title for which might be "A Maximum of Nutrition, a Minimum of Expenditure." Beginning with a few general articles on how to buy food, how to keep food from spoiling, the kinds of food to eat, the necessity of good cooking and how to cook, Miss Gibbs passes rapidly to her two main considerations, the preparation of the various classes of food and the combinations of food into special menus and diets. In the first part, drinks, liquid foods, soups, meats, fats, fish, eggs, cereals, breads, vegetables, fruits and desserts are considered, while in the second part the menus are divided into three classes, those for the healthy, for children, and for the sick and convalescent.

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